Case 17-38485 Doc 1 Filed 12/31/17 Entered 12/31/17 09:53:35 Desc Main Document Page 1 of 71

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself			
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
1.	Your full name			
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	Treasure First name Monique Middle name Allen Last name and Suffix (Sr., Jr., II, III)	First name Middle name Last name and Suffix (Sr., Jr., II, III)	
2.	All other names you have used in the last 8 years			
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-9167		

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Case number (if known)

Debtor 1 Treasure Monique Allen

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and	■ I have not used any business name or EINs. Business name(s)	☐ I have not used any business name or EINs. Business name(s)
	doing business as names	EINs	EINs
	Where you live		If Debtor 2 lives at a different address:
		Cook County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number, P.O. Box, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address. Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: ☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Debtor 1 Treasure Monique Allen

re Monique Allen Case number (if known)

Fair	Tell the Court About	rour ba	ankruptcy Ca	ise			
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.					
	choosing to file under	■ Cł	napter 7				
		☐ Ch	napter 11				
		☐ Ch	napter 12				
		☐ Ch	napter 13				
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.					
					tallments. If you choose this	option, sign and attach the Application fo	r Individuals to Pay
			The Filing Fe	e in Installmen	ts (Official Form 103A).		
						ption only if you are filing for Chapter 7. I if your income is less than 150% of the o	
			applies to you	ur family size a	nd you are unable to pay the f	ee in installments). If you choose this opt	ion, you must fill out
			tne Application	on to Have the	Cnapter / Filing Fee walved (Official Form 103B) and file it with your p	etition.
9.	Have you filed for bankruptcy within the	■ No	·.				
	last 8 years?	☐ Ye	S.				
			District		When	Case number	
			District		When	Case number	
			District	-	When	Case number	
10.	Are any bankruptcy	■ No	<u> </u>				
	cases pending or being filed by a spouse who is	☐ Ye					
	not filing this case with you, or by a business partner, or by an affiliate?		3.				
			Debtor			Relationship to you	
			District		When	Case number, if known	
			Debtor			Relationship to you	
			District		When	Case number, if known	
11.	Do you rent your	■ No	Go to I	ine 12.			
	residence?	☐ Ye	s. Has yo	ur landlord obt	ained an eviction judgment ag	ainst you?	
				No. Go to line	12.		
				Yes. Fill out Ir this bankrupto		ion Judgment Against You (Form 101A)	and file it as part of

Debtor 1	Treasure Monique Allen	Document	Case number (if known)	

A						
Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.			
	☐ Yes.	Name	and location of business			
A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if any				
If you have more than one sole proprietorship, use a		Number, Street, City, State & ZIP Code				
it to this petition.		Chec	Check the appropriate box to describe your business:			
			Health Care Business (as defined in 11 U.S.C. § 101(27A))			
			Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))			
			Stockbroker (as defined in 11 U.S.C. § 101(53A))			
			Commodity Broker (as defined in 11 U.S.C. § 101(6))			
			None of the above			
Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines operation	are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set approplines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statementions, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedus. C. 1116(1)(B).				
For a definition of small	No.	I am r	not filing under Chapter 11.			
business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankrupto Code.				
	☐ Yes.	I am f	iling under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.			
t 4: Report if You Own or	Have Any	Hazardo	ous Property or Any Property That Needs Immediate Attention			
Do you own or have any	■ No					
property that poses or is alleged to pose a threat of imminent and identifiable bazard to	■ No.	What is	the hazard?			
public health or safety? Or do you own any property that needs immediate attention?			liate attention is why is it needed?			
For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	Number, Street, City, State & Zip Code			
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Are you filling under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D). 4: Report if You Own or Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D). No. Yes. 4: Report if You Own or Have Any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D). I am fill lusiness debtor, see 11 U.S.C. § 101(51D). Report if You Own or Have Any Hazardor Imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention? What is a light immediate immediate attention? Where is over the substines of the public health or safety? Or do you own any property that needs immediate attention? Where is over the substines of the public health or safety? Or do you own any property that needs immediate attention? Where is over the substines of the public health or safety? Or do you own any property that needs immediate attention? Where is over the substines of the public health or safety? Or do you own any property that needs immediate attention? Where is over the substines of the public health or safety? Or do you own any property that needs immediate attention?			

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Debtor 1 Treasure Monique Allen

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 71 Case number (if known) Debtor 1 **Treasure Monique Allen** Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Treasure Monique Allen Signature of Debtor 2 Treasure Monique Allen Signature of Debtor 1

Executed on

MM / DD / YYYY

Executed on October 7, 2017

MM / DD / YYYY

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Debtor 1 Treasure Monique Allen Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ S.M.deRath, Esq.		Date	October 7, 2017	
Signature of Attorney for Debt	or		MM / DD / YYYY	
S.M.deRath, Esq.				
Printed name				
Attorney S.M.de Rath, Es	q.			
Firm name				
233 S. Wacker Dr, 84th F	L			
Chicago, IL 60606				
Number, Street, City, State & ZIP Code				
Contact phone 312-283-8606	E	mail address		
6206809				
Bar number & State				

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01/2012

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NORTHERN D	DISTRICT OF ILLINOIS
IN RE: Treasure Monique Allen Debtor(s)) Chapter 7) Bankruptcy Case No.
DECLARATION REGARD PETITION AND ACCO	DING ELECTRONIC FILING MPANYING DOCUMENTS OF PETITIONER(S)
A. [To be completed in all cases]	
I(We), <u>Treasure Monique Allen</u> , the unders member hereby declare under penalty of perjury attorney is true and correct; (2) I(we) have review documents being filed with the petition; and (3) to	igned debtor(s), corporate officer, partner, or that (1) the information I(we) have given my (our) wed the petition, statements, schedules, and other he document's are true and correct.
	petition is for a corporation or other limited
☐ I,, the undersign have been authorized to file this petition	ned, further declare under penalty of perjury that In on behalf of the debtor.
Treasure Monique Allen	
Printed or Typed Name of Debtor or Representative	Printed or Typed Name of Joint Debtor
Signature of Debtor or Representative	Signature of Joint Debtor
October 7, 2017	
Date	Date

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United States Bankruptcy Court for the:		
NECTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this a amended filing

Voluntary Petition for Individuals Filing for Bankruptcy

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer

overy question.		ages) write your name and case number (if known). Answer			
Part 7: Sign Below					
For you	I have examined this petition, and I declare under penalty of pe	erjury that the information provided is true and correct			
	If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.				
	If no attorney represents me and I did not pay or agree to pay document, I have obtained and read the notice required by 11				
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.				
	I understand making a false statement, concealing property as				
	Tunnatura Mariata Att	Signature of Debtor 2			
	Executed on October 7, 2017 MM / DD / YYYY	Executed on MM / DD / YYYY			

	Docume	nt Page 10 of 71	
mation to identify your	case:		
Treasure Monique	e Allen		
First Name	Middle Name	Last Name	
First Name	Middle Name	Last Name	
ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
			_
	Treasure Monique First Name First Name	Treasure Monique Allen First Name Middle Name First Name Middle Name	Treasure Monique Allen First Name Middle Name Last Name First Name Middle Name Last Name

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	15,306.25
	1c. Copy line 63, Total of all property on Schedule A/B	\$	15,306.25
Pai	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	10,000.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	2,000.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	38,070.00
	Your total liabilities	\$	50,070.00
Pai	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,041.40
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	4,400.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sch	nedules.
7.	■ Yes What kind of debt do you have?		

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

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From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

3,083.33 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total clair	n
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	2,000.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	2,000.00

Document Page 12 of 71 Fill in this information to identify your case and this filing: Debtor 1 Treasure Monigue Allen First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Do not deduct secured claims or exemptions. Put Ford 3.1 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: **Fusion** Creditors Who Have Claims Secured by Property. Debtor 1 only Model: 2009 Debtor 2 only Current value of the Current value of the 90000 Approximate mileage: entire property? portion you own? Debtor 1 and Debtor 2 only Other information: At least one of the debtors and another **Debtor's vehicle** \$5,000.00 \$5,000.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No □ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$5,000,00 pages you have attached for Part 2. Write that number here.....=> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

Official Form 106A/B Schedule A/B: Property

Debtor 1	Case 17-38485 Doc 1 Filed 1 Docu Treasure Monique Allen	2/31/17 Entered 12/31/1 ment Page 13 of 71 _{Case}	7 09:53:35 Desc Main
■ Yes	Describe		· · · · · ·
_ 103.	Debtor's miscellaneous furr in debtor's possession, incl living/family room set, kitch tables, and other misc hous	niture and household goods of de uding but not limited to: bedroon en/dining room set, chairs, lamps ehold goods, located at debtor's c FMV of goods under \$2000.00	ı set,
	limited to, refrigerator, stove pans, silverwear, cooking u	cchen appliances, including but n e, microwave, blender, toaster, po tencils, etc., located at debtor's kimate average FMV not over \$50	ots,
	Household: tv		\$50.00
■ No	nics les: Televisions and radios; audio, video, stereo, and including cell phones, cameras, media players, g		scanners; music collections; electronic devices
8. Collecti Example	ibles of value ibles: Antiques and figurines; paintings, prints, or other other collections, memorabilia, collectibles Describe	artwork; books, pictures, or other art ob	jects; stamp, coin, or baseball card collections;
	picture, decor, books, collection	and ends, including but not limite ctables, etc. located at debtor's MV approximately under \$500,	d to: \$500.00
Exampl □ No	nent for sports and hobbies les: Sports, photographic, exercise, and other hobby musical instruments Describe	equipment; bicycles, pool tables, golf clu	ubs, skis; canoes and kayaks; carpentry tools;
	to bike, sports equipment, b	equipment, including but not lin alls, camera, located at debtor's MV approximately under \$250.	s250.00
■ No	ms ples: Pistols, rifles, shotguns, ammunition, and relate Describe	d equipment	
□ No	es ples: Everyday clothes, furs, leather coats, designer of the coats are controlled to the coats.	wear, shoes, accessories	
	Clothes: pants n shirts		\$100.00
■ No	ry ples: Everyday jewelry, costume jewelry, engagemer Describe	t rings, wedding rings, heirloom jewelry,	watches, gems, gold, silver

		Case	17-38485	Doc 1			12/31/17 09:53:35	Desc Main
De	ebtor 1	Treasur	e Monique A	Allen	Document	Page 14 c	Case number (if known)	
	Examp ■ No	rm animals les: Dogs, Describe	cats, birds, hor	rses				
	■ No	-	al and housel	-	u did not already list, i	ncluding any h	ealth aids you did not list	
15					om Part 3, including a		pages you have attached	\$3,400.00
			Financial Asset					
Do	you ow	n or have	any legal or e	quitable inter	est in any of the follow	ring?		Current value of the portion you own? Do not deduct secured claims or exemptions.
	□ No ■ Yes						Debtor's cash & coins on hand in cookie jar/under mattress, etc. for emergencies, snow days, etc, located at debtor's residence, current estimated FMV not over \$100 at a time.	\$100.00
			ing, savings, o		counts with the same ins	titution, list each	es in credit unions, brokerage h n.	nouses, and other similar
	Yes				Institution r	name:		
			17.1.		Checking	Account: ba	nk of america	\$6.25
19.	Examp ■ No □ Yes	les: Bond f		ent accounts w	rith brokerage firms, mor			t in an LLC, partnership, and
	☐ Yes.	Give speci	fic information Nar	about them ne of entity:			% of ownership:	

Case 17-38485 Doc 1 Filed 12/31/17 Entered 12/31/17 09:53:35 Desc Main Page 15 of 71
Case number (if known) Document Debtor 1 **Treasure Monique Allen** 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ■ No ☐ Yes. Give specific information about them... Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you

□ No

■ Yes. Give specific information about them, including whether you already filed the returns and the tax years......

Federal: 2016

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☐ Yes. Give specific information.....

\$1.800.00

	Case 17-38485	Doc 1	Filed 12/31/17		Desc Main
Debtor 1	Treasure Monique Al	len	Document	Page 16 of 71 Case number (if known)	
Examp ■ No	imounts someone owes y iles: Unpaid wages, disabili benefits; unpaid loans Give specific information	ty insurance p	payments, disability ben someone else	efits, sick pay, vacation pay, workers' compe	nsation, Social Security
	ts in insurance policies les: Health, disability, or life	e insurance; h	ealth savings account (HSA); credit, homeowner's, or renter's insurar	nce
□ No					
■ Yes. r	Name the insurance compa Com	any of each po pany name:	olicy and list its value.	Beneficiary:	Surrender or refund value:
	Insu	ırance: rent	ers		\$5,000.00
If you a someon	erest in property that is dare the beneficiary of a livin ne has died. Give specific information			ed surance policy, or are currently entitled to rece	eive property because
Examp	against third parties, who les: Accidents, employmen			it or made a demand for payment s to sue	
■ No □ Yes.	Describe each claim				
■ No	contingent and unliquidate Describe each claim	ed claims of	every nature, includin	g counterclaims of the debtor and rights to	set off claims
■ No	ancial assets you did not Give specific information	already list			
				ny entries for pages you have attached	\$6,906.25
Part 5: Des	scribe Any Business-Related	Property You	Own or Have an Interest	In. List any real estate in Part 1.	
37. Do you o	own or have any legal or equi	itable interest	in any business-related p	roperty?	
No. Go					
☐ Yes. G	o to line 38.				
	scribe Any Farm- and Commo			n or Have an Interest In.	
-	own or have any legal or Go to Part 7.	equitable in	terest in any farm- or o	commercial fishing-related property?	
☐ Yes.	Go to line 47.				
Part 7:	Describe All Property You	Own or Have a	n Interest in That You Did	l Not List Above	
	have other property of an alles: Season tickets, country				
■ No □ Yes. 0	Give specific information				

Official Form 106A/B Schedule A/B: Property page 5

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

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Case number (if known) Document Debtor 1 **Treasure Monique Allen**

Part	List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2			\$0.00
56.	Part 2: Total vehicles, line 5	\$5,000.00		
57.	Part 3: Total personal and household items, line 15	\$3,400.00		
58.	Part 4: Total financial assets, line 36	\$6,906.25		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7: Total other property not listed, line 54 +	\$0.00		
62.	Total personal property. Add lines 56 through 61	\$15,306.25	Copy personal property total	\$15,306.25
63.	Total of all property on Schedule A/B. Add line 55 + line 62			\$15,306.25

Official Form 106A/B Schedule A/B: Property page 6

			Document	F	Page 18 of 71		
Fil	ll in this inform	ation to identify your case:					
De	ebtor 1	Treasure Monique Alle	en				
		First Name	Middle Name	L	ast Name		
	ebtor 2 oouse if, filing)	First Name	Middle Name	L	_ast Name		
l Ir	nited States Ran	kruptcy Court for the: NO	RTHERN DISTRICT OF	II I INI	OIS		
Ui	illeu States Dan	kiupicy Court for the. 140	KITIERIN DISTRICT OF	ILLIIN	010		
	ase number					_	Chook if this is an
(anown,						Check if this is an amended filing
_						_	· ·
<u>)</u>	fficial For	<u>m 106C</u>					
S	chedule	C: The Prope	erty You Cla	aim	as Exempt		4/16
he nee cas	property you lis eded, fill out and se number (if kno	ted on Schedule A/B: Proper attach to this page as many own).	rty (Official Form 106A/B) copies of <i>Part 2: Addition</i>) as yo nal Pa	ther, both are equally responsible for source, list the property that you age as necessary. On the top of any pount of the exemption you claim.	ı claim as ex / additional p	empt. If more space is pages, write your name and
any un exe	ecific dollar am y applicable sta ids—may be ur emption to a pa	ount as exempt. Alternative stutory limit. Some exempti llimited in dollar amount. H	ely, you may claim the foots—such as those for lowever, if you claim ar	full fa r heal n exer	ir market value of the property be th aids, rights to receive certain nption of 100% of fair market valudetermined to exceed that amour	eing exempt benefits, and ue under a l	ted up to the amount of d tax-exempt retirement aw that limits the
Pa	rt 1: Identify	the Property You Claim as	s Exempt				
1.	Which set of	exemptions are you claimir	na? Check one only, eve	en if vo	our spouse is filing with you.		
	_	iming state and federal nonb	· · · · · · · · · · · · · · · · · · ·	-			
	_	-		11 0.	3.0. § 322(b)(3)		
		iming federal exemptions. 1					
2.	For any prope	erty you list on Schedule A	/B that you claim as exe	empt,	fill in the information below.		
		n of the property and line on hat lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific la	ws that allow exemption
			Copy the value from Schedule A/B	Che	eck only one box for each exemption.		
		usion 90000 miles	\$5,000.00		\$0.00	735 ILC	S 5/12-1001(c)
	Debtor's vel				100% of fair market value, up to		
	Line nom Sch	edule AVD. 3.1			any applicable statutory limit		
		scellaneous furniture an goods of debtor, in	\$2,000.00		\$1,000.00	735 ILCS	S 5/12-1001(b)
	debtor's pos	ssession, including but			100% of fair market value, up to		
		o: bedroom set,			any applicable statutory limit		
		room set, kitchen/dinin nairs, lamps, tables, and					
		nousehold goods, locate					
	at debtor's r						
	Line from School	eaule A/B: 6.1					
		sc household kitchen	\$500.00		\$500.00	735 ILCS	S 5/12-1001(b)
		including but not limited	d — — — —	_			
		tor, stove, microwave, ster, pots, pans,			100% of fair market value, up to any applicable statutory limit		
	silverwear,	cooking utencils, etc.,					
		ebtor's residence, pproximate average FM\	v.				
	not over \$50		v				

Line from Schedule A/B: 6.2

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btor 1 Treasure Monique Allen				Case number (if known)	
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of t	he exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only c	one box for each exemption.	
Household: tv Line from Schedule A/B: 6.3	\$50.00			\$50.00	735 ILCS 5/12-1001(b)
Ellie Holli Geriedale FAB. GIG				of fair market value, up to oplicable statutory limit	
Debtor's knicknacks, odds and ends, including but not limited to: picture,	\$500.00			\$500.00	735 ILCS 5/12-1001(a)
decor, books, collectables, etc. located at debtor's residence, total estimated FMV approximately under \$500, Line from Schedule A/B: 8.1				of fair market value, up to oplicable statutory limit	
Debtor misc hobby & sports	\$250.00			\$250.00	735 ILCS 5/12-1001(b)
equipment, including but not limited to bike, sports equipment, balls, camera, located at debtor's residence, total estimated FMV approximately under \$250. Line from Schedule A/B: 9.1				of fair market value, up to oplicable statutory limit	
Clothes: pants n shirts Line from Schedule A/B: 11.1	\$100.00			\$100.00	735 ILCS 5/12-1001(a)
Ellie Helli Genedale 7VB.				of fair market value, up to oplicable statutory limit	
Debtor's cash & coins on hand in cookie jar/under mattress, etc. for	\$100.00			\$100.00	735 ILCS 5/12-1001(b)
emergencies, snow days, etc., located at debtor's residence, current estimated FMV not over \$100 at a time. Line from Schedule A/B: 16.1	ŧ			of fair market value, up to oplicable statutory limit	
Checking Account: bank of america Line from Schedule A/B: 17.1	\$6.25			\$6.25	735 ILCS 5/12-1001(b)
Line Holli Schedule AVB. 17.1				of fair market value, up to oplicable statutory limit	
Federal: 2016 Line from Schedule A/B: 28.1	\$1,800.00			\$1,800.00	735 ILCS 5/12-1001(b)
				of fair market value, up to oplicable statutory limit	
Are you claiming a homestead exemption (Subject to adjustment on 4/01/19 and every No Yes. Did you acquire the property cover No Yes	3 years after that for ca	ses fil		,	,

	Case 17-38485	Doc 1 Filed 12/31/17 Entere	ed 12/31/17 09:! 3 of 71	53:35 Desc N	
Fill in thi	is information to identify you		7.77		
Debtor 1	Treasure Monic	ue Allen			
	First Name	Middle Name Last Name			
Debtor 2 (Spouse if, f		Middle Name Last Name			
United St	tates Bankruptcy Court for the	: NORTHERN DISTRICT OF ILLINOIS			
Case nur (if known)	mber			_	
		s Who Have Claims Secure	d by Property	y	12/15
s needed,	, copy the Additional Page, fill it				
		v vour property?			
. Do any v		y your property:			
^			ou have nothing else to	o report on this form.	
□ No	o. Check this box and submit t	his form to the court with your other schedules. Y	ou have nothing else to	o report on this form.	
□ No	o. Check this box and submit tes. Fill in all of the information	his form to the court with your other schedules. Y	ou have nothing else to	o report on this form.	
□ No ■ Ye	o. Check this box and submit tes. Fill in all of the information List All Secured Claims	this form to the court with your other schedules. Y below.	Column A	o report on this form.	Column C
Part 1: 2. List all for each c	o. Check this box and submit to es. Fill in all of the information List All Secured Claims secured claims. If a creditor has elaim. If more than one creditor has	this form to the court with your other schedules. Y below. more than one secured claim, list the creditor separately s a particular claim, list the other creditors in Part 2. As	Column A Amount of claim Do not deduct the	Column B Value of collateral that supports this	Unsecured portion
Part 1: 2. List all for each clauch as p	o. Check this box and submit to es. Fill in all of the information List All Secured Claims secured claims. If a creditor has claim. If more than one creditor has cossible, list the claims in alphabet of the claims in alphabe	this form to the court with your other schedules. Y below. more than one secured claim, list the creditor separately s a particular claim, list the other creditors in Part 2. As	Column A Amount of claim	Column B Value of collateral	Unsecured
Part 1: 2. List all for each claude as purch as	o. Check this box and submit to es. Fill in all of the information List All Secured Claims secured claims. If a creditor has claim. If more than one creditor has cossible, list the claims in alphabet of the cost of the cost of the claims in alphabet	this form to the court with your other schedules. Y below. more than one secured claim, list the creditor separately s a particular claim, list the other creditors in Part 2. As ical order according to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Unsecured portion If any
Part 1: 2. List all for each clauded as part 1: 2.1 Great Creat Clauded Creat Clauded All Canada Clauded All Canada Creat Clauded All Canada Creat Clauded All Canada Ca	o. Check this box and submit to es. Fill in all of the information List All Secured Claims secured claims. If a creditor has claim. If more than one creditor has cossible, list the claims in alphabet on the cossible of the claims in alphabet on the cossible of the claims in alphabet on the claims in a	this form to the court with your other schedules. Y below. more than one secured claim, list the creditor separately a particular claim, list the other creditors in Part 2. As ical order according to the creditor's name. Describe the property that secures the claim: 2009 Ford Fusion 90000 miles	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Unsecured portion If any
Part 1: 2. List all for each clamuch as p 2.1 Great Creat Clamuch	o. Check this box and submit to es. Fill in all of the information List All Secured Claims secured claims. If a creditor has claim. If more than one creditor has claim. If more than one creditor has cossible, list the claims in alphabet on the cossible of the claims in alphabet on the claims in alphab	this form to the court with your other schedules. Y below. more than one secured claim, list the creditor separately s a particular claim, list the other creditors in Part 2. As ical order according to the creditor's name. Describe the property that secures the claim: 2009 Ford Fusion 90000 miles Debtor's vehicle As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Unsecured portion If any
Part 1: 2. List all for each clamuch as p 2.1 Great Crect Crect Class Control Class Control Crect Class Control	inficial Form 106D Chedule D: Creditors Who Have Claims Secured by Property 12/15 as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space sp				
Part 1: 2. List all for each clamuch as p 2.1 Grec d/b 233 Do Num Who owe	First Name Middle Name Last Name Las				
Part 1: 2. List all for each clomuch as p 2.1 Gree Crec d/b 23' Do Num Who owe	o. Check this box and submit to es. Fill in all of the information List All Secured Claims secured claims. If a creditor has blaim. If more than one creditor has bossible, list the claims in alphabet D. Byrider Downers O. Byrider Downers Ola JD Byrider 11 Ogden Ave Eveners Grove, IL 60515 Ther, Street, City, State & Zip Code es the debt? Check one.	below. more than one secured claim, list the creditor separately is a particular claim, list the other creditors in Part 2. As ical order according to the creditor's name. Describe the property that secures the claim: 2009 Ford Fusion 90000 miles Debtor's vehicle As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or se car loan)	Column A Amount of claim Do not deduct the value of collateral. \$10,000.00	Column B Value of collateral that supports this claim	Unsecured portion If any
Part 1: 2. List all for each cl much as p 2.1 Gree Crec d/b 23' Do Num Who owe Debtor	o. Check this box and submit to es. Fill in all of the information List All Secured Claims secured claims. If a creditor has bossible, list the claims in alphabet claims. If more than one creditor has bossible, list the claims in alphabet claims. If more than one creditor has bossible, list the claims in alphabet claims. If more than one creditor has bossible, list the claims in alphabet claims. If a creditor has bossible, list the claims in alphabet claims. If a creditor has bossible, list the claims in alphabet claims. If a creditor has bossible, list the claims in alphabet claims. If a creditor has bossible, list the claims in alphabet claims. If a creditor has bossible, list the claims in alphabet claims. If a creditor has bossible, list the claims in alphabet claims. If a creditor has bossible, list the claims in alphabet claims. If a creditor has bossible, list the claims in alphabet claims. If a creditor has bossible, list the claims in alphabet claims. If a creditor has bossible, list the claims in alphabet claims. If a creditor has bossible, list the claims in alphabet claims in alphabet claims. If a creditor has bossible, list the claims in alphabet claims. If a creditor has bossible, list the claims in alphabet claims. If a creditor has bossible, list the claims in alphabet claims. If a creditor has bossible, list the claims in alphabet claims. If a creditor has bossible claims. I	this form to the court with your other schedules. Y below. more than one secured claim, list the creditor separately is a particular claim, list the other creditors in Part 2. As ical order according to the creditor's name. Describe the property that secures the claim: 2009 Ford Fusion 90000 miles Debtor's vehicle As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or se	Column A Amount of claim Do not deduct the value of collateral. \$10,000.00	Column B Value of collateral that supports this claim	Unsecured portion If any
Part 1: 2. List all for each cl much as p 2.1 Gre Crec d/b 23' Do Num Who owe Debtor Debtor At leass Check	o. Check this box and submit to es. Fill in all of the information List All Secured Claims secured claims. If a creditor has claim. If more than one creditor has clossible, list the claims in alphabet D. Byrider Downers O. Byrider Downers O. Byrider Downers O. Byrider Downers O. JD Byrider 11 Ogden Ave D. Street, City, State & Zip Code Des the debt? Check one. The control of the cont	below. more than one secured claim, list the creditor separately is a particular claim, list the other creditors in Part 2. As ical order according to the creditor's name. Describe the property that secures the claim: 2009 Ford Fusion 90000 miles Debtor's vehicle As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or se car loan) Statutory lien (such as tax lien, mechanic's lien)	Column A Amount of claim Do not deduct the value of collateral. \$10,000.00	Column B Value of collateral that supports this claim	Unsecured portion If any

Add the dollar value of your entries in Column A on this page. Write that number here: \$10,000.00

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here: \$10,000.00

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Document Page 21 of 71 Fill in this information to identify your case: Debtor 1 Treasure Monigue Allen Middle Name Last Name Debtor 2 Middle Name (Spouse if, filing) First Name Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims Do any creditors have priority unsecured claims against you? ☐ No. Go to Part 2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.) **Total claim Priority** Nonpriority amount 2.1 Last 4 digits of account number \$2,000.00 \$0.00 \$2,000.00 irs Priority Creditor's Name 230 S Dearborn St When was the debt incurred? chicago, IL 60604 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only ☐ Domestic support obligations ☐ At least one of the debtors and another Taxes and certain other debts you owe the government ☐ Check if this claim is for a community debt Is the claim subject to offset? ☐ Claims for death or personal injury while you were intoxicated ■ No ☐ Other. Specify ☐ Yes Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules.

Yes.

List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

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Debtor 1 Treasure Monique Allen 4.1 \$0.00 Capital One Last 4 digits of account number 8198 Nonpriority Creditor's Name Attn: Bankruptcy Opened 1/06/15 Last Active Po Box 30253 When was the debt incurred? 2/16/17 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.2 **Capital One** Last 4 digits of account number 9342 \$264.00 Nonpriority Creditor's Name Attn: Bankruptcv Opened 05/17 Last Active Po Box 30253 When was the debt incurred? 7/21/17 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Credit Card** Other. Specify 4.3 \$500.00 capital one Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1538 N Clybourn Ave chicago, IL 60610 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts No ☐ Yes Other. Specify

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4.4	Cbcs	Last 4 digits of account number	4394	\$4,989.00
	Nonpriority Creditor's Name Po Box 275 Columbus, OH 43216	When was the debt incurred?	Opened 2/01/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharin		
	Yes	Other. Specify 10 Peoples	Gas	
4.5	City of Chicago	Last 4 digits of account number		\$0.00
	Nonpriority Creditor's Name Department of Revenue, Parking Tick 333 S. State Street Chicago, IL 60602	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify for informa	tion Purposes	
4.6	Cnac II 124	Last 4 digits of account number	5651	\$10,867.00
	Nonpriority Creditor's Name 9121 S Cicero Ave Oak Lawn, IL 60453	When was the debt incurred?	Opened 11/09/16 Last Active 6/02/17	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separations	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharing		
	☐ Yes	Other. Specify Automobil	e	

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Case number (if know)

	Treasure Mornique Alien		
4.7	Commonwealth Edison	Last 4 digits of account number	\$200.00
	Nonpriority Creditor's Name 3 Lincoln Center Attn Bank Dept	When was the debt incurred?	
	Oak Brook Terrace, IL 60181		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	<u> </u>		
	■ Debtor 1 only	Contingent	
	Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Utilities	
4.8	Department of the Treasury Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00
	Internal Revenue Service P.O.Box 7346	When was the debt incurred?	
	Philadelphia, PA 19101-7346	_	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	<u> </u>	_	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify for Information Purposes	
4.9	Divison of Traffic Safety	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name Accident Records Division	When was the debt incurred?	
	1340 N 9th St		
	Springfield, IL 62766-0001	_	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	

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Equifax Credit Information Services	Last 4 digits of account number	\$0.0
Nonpriority Creditor's Name Bankruptcy Department P.O Box 740241	When was the debt incurred?	
Atlanta, GA 30374-0241		
Number Street City State ZIp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	_	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt s the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify for notice information purposes only	
Experian	Last 4 digits of account number	\$0.0
Nonpriority Creditor's Name		+
Bankruptcy Dept P.O.Box 2002	When was the debt incurred?	
Allen, TX 75013 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	As of the date you me, the damins. Oneck an that apply	
Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	•	
	☐ Disputed Type of NONPRIORITY unsecured claim:	
At least one of the debtors and another	Student loans	
☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
s the claim subject to offset?	report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	■ Other. Specify for notice information purposes only	
I Dept of Human Services		\$0.0
Nonpriority Creditor's Name	Last 4 digits of account number	Ψυ.υ
100 South Grand Ave East (800) 843-6154	When was the debt incurred?	
Springfield, IL 62762 Number Street City State Zlp Code	As of the date way file the plainties OU	
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
_	Пол	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
At least one of the debtors and another	Student loans	
☐ Check if this claim is for a community debt		
s the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
•	<u>.</u>	
No	Debts to pension or profit-sharing plans, and other similar debts	

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Case number (if know) Debtor 1 Treasure Monique Allen 4.1 Il Dept of Transportation \$0.00 Last 4 digits of account number 3 Nonpriority Creditor's Name Div of Trans/ Crash Records When was the debt incurred? Section 130 North 9th St **Springfield, IL 62766-0020** Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts Π Yes ■ Other. Specify notice purposes Linebarger Goggan Blair & 4.1 \$300.00 Sampson Last 4 digits of account number Nonpriority Creditor's Name Attorneys at Law When was the debt incurred? P O Box 06152 Chicago, IL 60606-0152 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No Collection for City of Chicago for parking ■ Other. Specify violations ☐ Yes 4.1 mount siani hospital \$15,000.00 Last 4 digits of account number 5 Nonpriority Creditor's Name 1500 S Fairfield Ave, Chicago, IL When was the debt incurred? 60608 chicago, IL 60608 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

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Debto	Treasure Monique Allen		Case number (if know)	
4.1 6	Nicor Gas	Last 4 digits of account number		\$200.00
	Nonpriority Creditor's Name Bankruptcy Dept POB 2020	When was the debt incurred?		
	Aurora, IL 60507-0310 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed	d alabas	
	At least one of the debtors and another	Type of NONPRIORITY unsecure ☐ Student loans	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?		aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharir	ng plans, and other similar debts	
	☐ Yes	Other. Specify Utilities	9,	
4.1	Peoples Gas	Last 4 digits of account number		\$300.00
,	Nonpriority Creditor's Name	When was the debt incurred?		,
	Chicago, IL 60687-0001			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	<u> </u>			
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed	d alabas	
	At least one of the debtors and another	Type of NONPRIORITY unsecured ☐ Student loans	o ciaim:	
	☐ Check if this claim is for a community debt		systian agreement or divares that you did not	
	Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify utilities		
4.1	Peoples Gas	Last 4 digits of account number	7340	\$0.00
	Nonpriority Creditor's Name	_	0	
	Attn: Bankruptcy 200 E Randolph Chicago, IL 60601	When was the debt incurred?	Opened 11/01/13 Last Active 3/10/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	☐ Yes	■ Other Specify Agriculture	•	

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Case number (if know) Debtor 1 Treasure Monique Allen 4.1 \$5,000.00 peoples gas Last 4 digits of account number q Nonpriority Creditor's Name P.O. Box 2968 Milwaukee, WI When was the debt incurred? 53201-2968 milwaukee, WI 53201 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.2 Portfolio Recovery 8198 \$450.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Opened 02/17 Last Active Po Box 41067 When was the debt incurred? 06/15 Norfolk, VA 23541 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No **Factoring Company Account Capital One** ☐ Yes Other. Specify Bank Usa N.A. 4.2 Secretary of State \$0.00 Last 4 digits of account number Nonpriority Creditor's Name **Drivers Services Depart, Traffic V** When was the debt incurred? 2701 S. Dirksen Pwy Springfield, IL 62723-0001 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify for Information Purposes ☐ Yes

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Debtor	1 Treasure Monique Allen	Case number (if know)	
4.2	State of Illinois		\$0.00
2	Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00
	Dept. Employment Security POBox 4385 Benefit repayments	When was the debt incurred?	
	Chicago, IL 60680-4385		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other Specify uemployment benefits	
4.2			
3	TransUnion	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name Bankruptcy Department	When was the debt incurred?	
	P.O.Box 1000		
	Chester, PA 19022		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	lacktriangle Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify for notice information purposes only	
- A			
5. Use the second secon	ing to collect from you for a debt you owe to s more than one creditor for any of the debts th ed for any debts in Parts 1 or 2, do not fill out	about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For examp someone else, list the original creditor in Parts 1 or 2, then list the collection agency hat you listed in Parts 1 or 2, list the additional creditors here. If you do not have add or submit this page.	here. Similarly, if you
	and Address of Chicago	On which entry in Part 1 or Part 2 did you list the original creditor? Line 4.14 of (<i>Check one</i>):	
•	rtment of Revenue	Part 1: Creditors with Priority Unsecured Clar	
•	ox 88292	Part 2: Creditors with Nonpriority Unsecured	Claims
Chica	ıgo, IL 60680-1292		
		Last 4 digits of account number	
Name a	and Address	On which entry in Part 1 or Part 2 did you list the original creditor?	
	of Chicago	Line 4.5 of (Check one):	ms
	rtment of Revenue	■ Part 2: Creditors with Nonpriority Unsecured	Claims
	ox 88292 Igo, IL 60680-1292		
	igo, iE 00000-1232	Last 4 digits of account number	
	and Address	On which entry in Part 1 or Part 2 did you list the original creditor?	
	s & Harris	Line 4.5 of (Check one): □ Part 1: Creditors with Priority Unsecured Claim	
	V Jackson Blvd, Suite 400	■ Part 2: Creditors with Nonpriority Unsecured	Claims
Cilica	ngo, IL 60661	Last 4 digits of account number	

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Debtor 1 Treasure Monique Allen		Case number (if know)
Name and Address IL Dept of Human Services 401 S. Clinton Street (800) 843-6154	On which entry in Part 1 or F Line 4.12 of (<i>Check one</i>):	Part 2 did you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
Chicago, IL 60607	Last 4 digits of account numl	ber
Name and Address	On which entry in Part 1 or F	Part 2 did you list the original creditor?
Linebarger Goggan Blair &	Line 4.5 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
Sampson Attorneys at Law P O Box 06152 Chicago, IL 60606-0152		■ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	ber

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				•	Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	2,000.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	2,000.00
					Total Claim
	6f.	Student loans	6f.	\$	0.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	38,070.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	38,070.00

		1700.11111	III FAUE STU		
Fill in this infor	mation to identify your	case:			
Debtor 1	Treasure Moniqu	e Allen			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number (if known)				_	c if this is an

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - □ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

2.1 jd by rider
9901 harlem
bridgeview, IL 60455

2.2 Landlord residential lease

		Docume	nt Page 32 d	of 71
Fill in this	information to identify your	case:		
Debtor 1	Treasure Monigu	ıe Allen		
	First Name	Middle Name	Last Name	
Debtor 2	, <u> </u>	ACT III AI		
(Spouse if, filin	g) First Name	Middle Name	Last Name	
United Stat	es Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case numb	per			
(if known)				☐ Check if this is an
				amended filing
O((; - ; -)	Г 400II			
	Form 106H			
Sched	ule H: Your Cod	lebtors		12/15
ill it out, ar our name	nd number the entries in the and case number (if known	e boxes on the left. Attach). Answer every question	the Additional Page t	ion. If more space is needed, copy the Additional Page o this page. On the top of any Additional Pages, write
1. Do y	ou have any codebtors? (If	you are filing a joint case, o	do not list either spouse	as a codebtor.
■ No				
☐ Yes				
Arizona No.	nin the last 8 years, have yo a, California, Idaho, Louisiana Go to line 3. Did your spouse, former spo	a, Nevada, New Mexico, Pu	erto Rico, Texas, Wash	ry? (Community property states and territories include ington, and Wisconsin.)
in line Form 1 out Co	2 again as a codebtor only	if that person is a guaran al Form 106E/F), or Sched	tor or cosigner. Make	r if your spouse is filing with you. List the person show sure you have listed the creditor on Schedule D (Official 16G). Use Schedule D, Schedule E/F, or Schedule G to file Column 2: The creditor to whom you owe the debt Check all schedules that apply:
0.4				Пол. н. В.
3.1	Name			☐ Schedule D, line
				☐ Schedule E/F, line
_				
	Number Street City	State	ZIP Code	
		Ciaio		
20				☐ Sahadula D. lina
3.2	Name			□ Schedule D, line □ Schedule E/F, line
				☐ Schedule E/F, line
_				
	Number Street City	State	ZIP Code	
	•			

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Fill	in this information to identify yo	our case:								
Del	otor 1 Treasure	Monique Allen				_				
1 -	otor 2 ouse, if filing)					_				
Uni	ted States Bankruptcy Court fo	r the: NORTHERN DISTRI	CT OF ILI	LINOIS		_				
1	se number nown)		-				☐ An		nt showing	g postpetition chapter Illowing date:
0	fficial Form 106I						MN	// DD/ Y	YYY	
S	chedule I: Your II	ncome								12/1
Par	ch a separate sheet to this fo t1: Describe Employm Fill in your employment	. ,	ional pag	jes, write you	r name	and ca	ase nur	nber (if I	known). A	nswer every question
١.	information.		Debto	r 1			I	Debtor 2	or non-fi	ling spouse
	If you have more than one job attach a separate page with	Employment status	■ Em	ployed				□ Emplo —	yed	
	information about additional employers.		☐ Not employed				■ Not er	nployed		
	Include part-time, seasonal, o	Occupation	carrie	er						
	self-employed work.	Employer's name	USPS	;						
	Occupation may include stude or homemaker, if it applies.	ent Employer's address		davis ston, IL 6020	01					
		How long employed t	here?	1 Years,	9 Mont	hs				
Par	t 2: Give Details About	Monthly Income								
	mate monthly income as of the use unless you are separated.	ne date you file this form. If	you have	nothing to rep	oort for a	ny line	e, write S	\$0 in the	space. Inc	clude your non-filing
	u or your non-filing spouse have space, attach a separate she		ombine th	ne information	for all er	nploye	ers for th	nat perso	n on the lii	nes below. If you need
						F	or Debt	or 1		otor 2 or ng spouse
2.	List monthly gross wages, deductions). If not paid mont				2.	\$	3,7	47.40	\$	0.00

+\$

0.00

3,747.40

0.00

0.00

Estimate and list monthly overtime pay.

Calculate gross Income. Add line 2 + line 3.

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Deb	tor 1	Treasure Monique Allen	_	С	ase number (<i>if kr</i>	nown)				
					For Debtor 1			r Debtor		
	Copy	y line 4 here	4.		\$ 3,747	7.40	no \$	n-filing s	spouse 0.00	
					·		Ť –		0.00	_
5.	List	all payroll deductions:								
	5a.	Tax, Medicare, and Social Security deductions	5a.			3.00	\$_		0.00	_
	5b.	Mandatory contributions for retirement plans	5b.		. —	0.00	\$_		0.00	_
	5c. 5d.	Voluntary contributions for retirement plans Required repayments of retirement fund loans	5c. 5d.		. —	0.00	\$_ \$		0.00	_
	5a. 5e.	Insurance	5e.		·	0.00 3.00	\$_		0.00	_
	5f.	Domestic support obligations	5f.		:	0.00	\$_		0.00	_
	5g.	Union dues	5g.		: ———	0.00	\$		0.00	_
	5h.	Other deductions. Specify:	5h.			0.00	+ \$		0.00	_
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	5	706	6.00	\$		0.00	
7.	Calc	ulate total monthly take-home pay. Subtract line 6 from line 4.	7.	9	3,041	.40	\$		0.00	_
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total	0		•		•			_
	O.L.	monthly net income.	8a.			0.00	\$_		0.00	_
	8b. 8c.	Interest and dividends Family support payments that you, a non-filing spouse, or a dependent	8b.		\$(0.00	\$_		0.00	_
	00.	regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.		\$ (0.00	\$		0.00	
	8d.	Unemployment compensation	8d	. :		0.00	\$		0.00	_
	8e.	Social Security	8e		\$ (0.00	\$		0.00	_
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income	e 8f. 8g.).00).00	\$ _		0.00	_
	8h.	Other monthly income. Specify:	8h	.+		0.00	+ \$ _		0.00	_
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$		0.00	\$_		0.0	0
10.	Calc	culate monthly income. Add line 7 + line 9.	10.	\$	3,041.40	+ \$		0.00	= \$	3,041.40
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		*—	0,011110			0.00		0,011110
11.	State Inclu	e all other regular contributions to the expenses that you list in Schedule ide contributions from an unmarried partner, members of your household, your refriends or relatives. Not include any amounts already included in lines 2-10 or amounts that are not	depe		. ,		•	Schedule	e J. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certaines						e. 12.	\$	3,041.40
13.	Do v	rou expect an increase or decrease within the year after you file this form	?						Combi month	nea ly income
		No.								
	$\overline{}$	Yes Explain:								

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Fill	in this information to ide	ntify your case:					
Deb	otor 1 Treasu	re Monique Al	len		Che	ck if this is:	
	otor 2 ouse, if filing)					An amended filing A supplement show 13 expenses as of	ving postpetition chapter the following date:
Unit	ted States Bankruptcy Court	for the: NORTH	HERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
Cas	se number						
(If k	(nown)						
O	fficial Form 10	6J					
S	chedule J: Yo	ur Exper	ises				12/15
info	as complete and accur ormation. If more space mber (if known). Answe	e is needed, atta	. If two married people ar ich another sheet to this n.	e filing together, be form. On the top of	oth are equ f any additi	ally responsible fo onal pages, write y	or supplying correct your name and case
	t 1: Describe Your I	Household					
1.	Is this a joint case? No. Go to line 2.						
	Yes. Does Debtor 2	2 live in a separ	ate household?				
	□ No	•					
	☐ Yes. Debtor	2 must file Offic	al Form 106J-2, <i>Expenses</i>	for Separate House	ehold of Deb	otor 2.	
2.	Do you have depende	ents? No					
	Do not list Debtor 1 and Debtor 2.	d □ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state the						□ No
	dependents names.					_	□ Yes □ No
							☐ Yes
						_	□ No
							☐ Yes
							□ No □ Yes
3.	Do your expenses inc		No			_	— 103
	expenses of people of yourself and your dep		Yes				
Dor	<u> </u>		ly Evnance				
Est		s of your bankr	y Expenses uptcy filing date unless y y is filed. If this is a supp				
the			government assistance in Cluded it on Schedule I: Y			Your exp	enses
4.			ses for your residence.	nclude first mortgag		£	900.00
	payments and any rent	J	OT IOT.		4. \$	<u> </u>	
	If not included in line	4:					
	4a. Real estate taxe				4a. \$		0.00
	4b. Property, homeo4c. Home maintena		's insurance upkeep expenses		4b. \$ 4c. \$		150.00 200.00
	4d. Homeowner's as				4c. 3	·	0.00
5.			our residence, such as ho	me equity loans	5.	·	0.00

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Debtor 1 Treasu	re Monique Allen	Case num	ber (if known)	
6. Utilities:				
	y, heat, natural gas	6a.	\$	200.00
	ewer, garbage collection	6b.		100.00
	ne, cell phone, Internet, satellite, and cable services	6c.	·	200.00
6d. Other. S		6d.	·	0.00
	sekeeping supplies	7.	*	500.00
	children's education costs	8.	·	0.00
	adry, and dry cleaning	9.	· <u> </u>	100.00
	products and services	10.	· -	100.00
	lental expenses	11.	·	150.00
	n. Include gas, maintenance, bus or train fare.		Ψ	130.00
Do not include		12.	\$	500.00
	t, clubs, recreation, newspapers, magazines, and books	13.	\$	200.00
	ntributions and religious donations	14.	· -	100.00
. Insurance.			·	
Do not include	insurance deducted from your pay or included in lines 4 or 20.			
15a. Life insu	rance	15a.	\$	50.00
15b. Health ir	nsurance	15b.	\$	0.00
15c. Vehicle	insurance	15c.	\$	250.00
15d. Other in	surance. Specify:	15d.	\$	0.00
	include taxes deducted from your pay or included in lines 4 or 20.			
Specify:		16.	\$	0.00
. Installment or	lease payments:			
17a. Car payı	ments for Vehicle 1	17a.	\$	400.00
17b. Car payı	ments for Vehicle 2	17b.	\$	0.00
17c. Other. S	pecify:	17c.	\$	0.00
17d. Other. S	pecify:	17d.	\$	0.00
. Your payment	s of alimony, maintenance, and support that you did not report as	3	_	0.00
	n your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	·	0.00
	its you make to support others who do not live with you.		\$	0.00
Specify:		19.		
	perty expenses not included in lines 4 or 5 of this form or on Sch			
	es on other property	20a.		0.00
20b. Real est		20b.	· —	0.00
	, homeowner's, or renter's insurance	20c.	·	0.00
	ance, repair, and upkeep expenses	20d.		0.00
	vner's association or condominium dues	20e.	\$	0.00
. Other: Specify	: hair curt	21.	+\$	100.00
feet n nails			+\$	100.00
gym membe	rship		+\$	100.00
	r monthly expenses			
22a. Add lines	, ,		\$	4 400 00
	•		\$	4,400.00
	22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		<u> </u>	
22c. Add line 2	2a and 22b. The result is your monthly expenses.		\$	4,400.00
. Calculate vou	r monthly net income.			
-	e 12 (your combined monthly income) from Schedule I.	23a.	\$	3,041.40
	ur monthly expenses from line 22c above.	23b.		4,400.00
_00. Oop, yo	as, saponoso nom mo zzo abovo.	200.		+,+00.00
23c. Subtract	your monthly expenses from your monthly income.			_
	Ilt is your <i>monthly net income</i> .	23c.	\$	-1,358.60
	•		-	
	t an increase or decrease in your expenses within the year after y			
For example, do	you expect to finish paying for your car loan within the year or do you expect you			e or decrease because of a
	ne terms of your mortgage?			
■ No.				
☐ Yes.	Explain here:			

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=111.					1
Fill in this infor	mation to identify your	case:			
Debtor 1	Treasure Moniqu				
	First Name	Middle Name	Last Name		
Debtor 2	First Name	Modelle Nesse	Last Name		
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number (if known)					☐ Check if this is an amended filing
Official Forr		ın Individual	Debtor's	Schedules	12/15
obtaining money years, or both. 1		n connection with a bank			tement, concealing property, or 100, or imprisonment for up to 20
Did you pa	y or agree to pay some	one who is NOT an attor	ney to help you fill	out bankruptcy forms?	
■ No					
☐ Yes. I	Name of person				nkruptcy Petition Preparer's Notice, n, and Signature (Official Form 119)
	alty of perjury, I declare e true and correct.	that I have read the sum	mary and schedule	es filed with this declarat	ion and
X /s/ Tro	asure Monique Allen		Х		
Treasu	ure Monique Allen re of Debtor 1			ure of Debtor 2	

Date

Date October 7, 2017

Fill in	this infor	mation to identify your	case:			
ebtor	1	Treasure Moniqu	e Allen			
	_	First Name	Middle Name	Last Name		
Debtor (Spouse	-	First Name	Middle Name			
			widdle Name	Last Name		
United	States Ba	inkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case n	umber					
(if known	,					heck if this is an mended filing
Offici	al Forn	n 106Dec				
Dec	larat	ion About a	n Individual	Debtor's Sc	hadulas	
			marrada,	Deptol 3 de	neuules	12/15
years, o		3 U.S.C. §§ 152, 1341, 1	519, and 3571.		making a faise statement, conce i fines up to \$250,000, or imprisc	
Die	d you pay	or agree to pay some	one who is NOT an attor	ney to help you fill out ba	inkruptcy forms?	
#	No					
	Yes. N	ame of person			Attach Bankruptcy Petitio Declaration, and Signatur	n Preparer's Notice, e (Official Form 119)
Unc that	ier penalt t they are	ty of perjury, I declare t true and correct.	hat I have read the sumr	nary and schedules filed	with this declaration and	
X	/s/ Treas	sure Monique Allen	I JOYAN V	X		
-	Treasur	e Monique Allen of Debtor 1		Signature of D	ebtor 2	
	Date O	ctober 7, 2017		Date		

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Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before							
Debtor 2 First Name		in this inform	ation to identify you	r case:			
Debtor 2 Check if this is an amended filing First Name Middle Name Last Name	Del	btor 1			Last Name		
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Offficial Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy 3e as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part II Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married Not married Debtor 1 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 2 lived there Within the last 3 years, have you lived in the last 3 years. Do not include where you live now. Debtor 1 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 2 lived there 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.) No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Pert 2 Explain the Sources of Your Income 1. Did you have any income from employment or from operating a businesse, including part-time activities. If you are filing a joint case and you have income that you receive together. list it only once under Debtor 1. Debtor 1 Sources of income Check all that apply. Check all that apply. Debtor 2 Sources of income (Check all that apply). Checke deductions and exclusions) Wages, commissions, bonuses, tips	Del	btor 2	i iist ivaine	Widdle Name	Last Name		
Case number Check if this is an amended filling Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy 4/16 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct normation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married Not married 2. During the last 3 years, have you lived anywhere other than where you live now? No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 2 lived there 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Visconsin.) No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income Debtor 1 Sources of Income pour received from all jobs and all businesses, including part-time activities. If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. Debtor 1 Sources of income Check all that apply. Geross income (before deductions and exclusions) bonuses, tips Wages, commissions, bonuses, tips	(Spo	ouse if, filing)	First Name	Middle Name	Last Name		
Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy 4/16 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct normation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known), Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married No what is your current marital status? Debtor 1 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 2 lived there 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.) No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the lotal amount of Income you received from all jobs and all businesses, including part-time activities. If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. Debtor 1 Sources of income Check all that apply. Geros income (before deductions and exclusions) bonuses, tips Debtor 2 Sources of income (before deductions and exclusions) Bonuses, tips	Uni	ited States Ban	kruptcy Court for the:	NORTHERN DISTRICT (OF ILLINOIS		
Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy 2/16 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. 2/2 Part 1: Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married No	Ca	se number					
Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct from common from the form of space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part I: Give Details About Your Marital Status and Where You Lived Before What is your current marital status?	(if kr	nown)					
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Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before				A (() () () () ()			
Information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before	St	atement	of Financial A	Attairs for Individ	duals Filing for B	ankruptcy	4/16
Part 1: Give Details About Your Marital Status and Where You Lived Before What is your current marital status? Married Not married Not married Not married No married Not							
What is your current marital status? Married Not married					this form. On the top of any	additional pages, write you	ur name and case
What is your current marital status? Married Not married	Pai	t 1: Give Do	etails About Your Ma	rital Status and Where You	Lived Before		
Married	1						
During the last 3 years, have you lived anywhere other than where you live now? No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1 Prior Address: Dates Debtor 1 Ilived there Debtor 2 Prior Address: Dates Debtor 2 Ilived there 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.) No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income 1. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. Debtor 1 Sources of income Check all that apply. Debtor 2 Sources of income Check all that apply. Gross income Check all that apply. (before deductions and exclusions) wages, commissions, bonuses, tips Debtor 2 Sources of income Check all that apply. Sources of income Check all that apply. Wages, commissions, bonuses, tips	١.	Wilat is your	Current mantai statu	is:			
During the last 3 years, have you lived anywhere other than where you live now? No		_					
No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1 Prior Address: Dates Debtor 1 lived there Bettor 2 Prior Address: Dates Debtor 2 lived there Buttined there Butt		Not marr	ried				
Debtor 1 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 2 Debtor 2 Debtor 2 Prior Address: Dates Debtor 2 Debtor 3 Debtor 4 Debtor 4 Debtor 4 Debtor 4 Debtor 4 Debtor 5 Debtor 6 Debtor 6 Debtor 6 Debtor 7 Debtor 6 Debtor 7 Debtor 6 Debtor 7 Debtor 8 Debtor 9 D	2.	During the la	st 3 years, have you	lived anywhere other than	where you live now?		
Debtor 1 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 2 Debtor 2 Debtor 2 Prior Address: Dates Debtor 2 Debtor 3 Debtor 4 Debtor 4 Debtor 4 Debtor 4 Debtor 4 Debtor 5 Debtor 6 Debtor 6 Debtor 6 Debtor 7 Debtor 6 Debtor 7 Debtor 6 Debtor 7 Debtor 8 Debtor 9 D		■ No					
lived there		_	all of the places you l	ived in the last 3 years. Do no	ot include where you live now	'.	
No Ves. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1. No Ves. Fill in the details. Debtor 1 Sources of income Check all that apply. Gross income (before deductions and exclusions) From January 1 of current year until the date you filled for bankruptcy: Wages, commissions, bonuses, tips		Debtor 1 Pri	or Address:		Debtor 2 Prior Ad	dress:	
No Ves. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1. No Ves. Fill in the details. Debtor 1 Sources of income Check all that apply. Gross income (before deductions and exclusions) From January 1 of current year until the date you filled for bankruptcy: Wages, commissions, bonuses, tips	3.	Within the las	st 8 vears, did vou ev	ver live with a spouse or led	ual equivalent in a commun	ity property state or territor	v? (Community property
Tyes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. Debtor 1 Sources of income Check all that apply. Gross income (before deductions and exclusions) From January 1 of current year until the date you filed for bankruptcy: Wages, commissions, bonuses, tips \$27,667.00	stat						
Tyes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. Debtor 1 Sources of income Check all that apply. Gross income (before deductions and exclusions) From January 1 of current year until the date you filed for bankruptcy: Wages, commissions, bonuses, tips \$27,667.00		■ No					
4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. Debtor 1 Sources of income Check all that apply. Gross income (before deductions and exclusions) From January 1 of current year until the date you filed for bankruptcy: Wages, commissions, bonuses, tips \$27,667.00 Wages, commissions, bonuses, tips		_	ke sure you fill out <i>Sch</i>	nedule H: Your Codebtors (O	fficial Form 106H).		
4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. Debtor 1 Sources of income Check all that apply. Gross income (before deductions and exclusions) From January 1 of current year until the date you filed for bankruptcy: Wages, commissions, bonuses, tips \$27,667.00 Wages, commissions, bonuses, tips							
Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1. No No Pettor 1 Sources of income Check all that apply. From January 1 of current year until the date you filed for bankruptcy: Wages, commissions, bonuses, tips Pettor 2 Sources of income (before deductions and exclusions) Gross income (before deductions and exclusions) \$27,667.00 Wages, commissions, bonuses, tips	Pai	Explair	the Sources of You	r Income			
Yes. Fill in the details. Debtor 1 Sources of income Check all that apply. Gross income (before deductions and exclusions) From January 1 of current year until the date you filed for bankruptcy: Debtor 2 Sources of income (before deductions and exclusions) Gross income (before deductions and exclusions) \$27,667.00 Wages, commissions, bonuses, tips	4.	Fill in the total	I amount of income yo	u received from all jobs and a	all businesses, including part-	time activities.	ndar years?
Yes. Fill in the details. Debtor 1 Sources of income Check all that apply. Gross income (before deductions and exclusions) From January 1 of current year until the date you filed for bankruptcy: Debtor 2 Sources of income (before deductions and exclusions) Gross income (before deductions and exclusions) \$27,667.00 Wages, commissions, bonuses, tips		П №					
Sources of income Check all that apply. Gross income (before deductions and exclusions) From January 1 of current year until the date you filed for bankruptcy: Sources of income (before deductions and exclusions) Gross income (before deductions and exclusions) \$27,667.00			in the details.				
Sources of income Check all that apply. Gross income (before deductions and exclusions) From January 1 of current year until the date you filed for bankruptcy: Sources of income (before deductions and exclusions) Gross income (before deductions and exclusions) \$27,667.00							
Check all that apply. (before deductions and exclusions) The date you filed for bankruptcy: Wages, commissions, bonuses, tips \$27,667.00 Under the date you filed for bankruptcy:					Cross income		Cross income
the date you filed for bankruptcy: wages, commissions, bonuses, tips bonuses, tips					(before deductions and		(before deductions
					\$27,667.00		
				• •		☐ Operating a business	

Official Form 107

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Page 40 of 71 Case number (if known) Document Debtor 1 Treasure Monique Allen

				Debtor 1		Debtor 2		
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of incor Check all that app		Gross income (before deductions and exclusions)
	r last caler anuary 1 to	ndar year: December	31, 2016)	■ Wages, commissions, bonuses, tips	\$31,000.00	☐ Wages, comm bonuses, tips	issions,	
				☐ Operating a business		☐ Operating a bu	ısiness	
		dar year be December		■ Wages, commissions, bonuses, tips	\$15,000.00	☐ Wages, comm bonuses, tips	issions,	
				☐ Operating a business		☐ Operating a bu	siness	
5.	Include in and other winnings. List each	come regard public bene If you are fil	fless of wheth fit payments; ing a joint cas the gross inco	e during this year or the two ner that income is taxable. Ex- pensions; rental income; inte- se and you have income that you ome from each source separa	amples of other income are a rest; dividends; money collectyou received together, list it of the collectyou received together.	ted from lawsuits; ro nly once under Deb	yalties; an tor 1.	
				Dalita and		D-1-10		
				Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of incor Describe below.	ne	Gross income (before deductions and exclusions)
		y 1 of curre filed for bai	nt year until nkruptcy:	Federal Tax Return	\$1,400.00			
	r last caler anuary 1 to	ndar year: December	31, 2016)	Federal Tax Return	\$1,000.00			
		dar year be December		Federal Tax Return	\$900.00			
D۵	rt 3: Lis	t Cartain Pa	vments Vou	Made Before You Filed for	Rankruntov			
1 4								
6.	Are eithe ☐ No.	Neither D	ebtor 1 nor D	's debts primarily consume Debtor 2 has primarily consu personal, family, or househo	u <mark>mer debts.</mark> Consumer debts	s are defined in 11 U	.S.C. § 10	1(8) as "incurred by an
		During the No.	90 days befo	ore you filed for bankruptcy, di	id you pay any creditor a total	of \$6,425* or more	?	
		☐ Yes	paid that cr	each creditor to whom you pa editor. Do not include paymer	nts for domestic support oblig			
		* Subject		payments to an attorney for t t on 4/01/19 and every 3 year		or after the date of a	ıdjustment	:.
	■ Yes.			or both have primarily consume you filed for bankruptcy, di		of \$600 or more?		
		■ No.	Go to line 7					
		□ Yes	include pay	each creditor to whom you pai ments for domestic support o this bankruptcy case.				
	Creditor	's Name an	d Address	Dates of payme	ent Total amount	Amount you still owe	Was this	payment for

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7.	Within 1 year before you filed for bankrupto Insiders include your relatives; any general part of which you are an officer, director, person in a business you operate as a sole proprietor. 17 alimony.	rtners; relatives of any gen- control, or owner of 20% o	eral partners; partner r more of their voting	erships of which g securities; and	you are a general dany managing a	al partner; corporation gent, including one fo
	■ No					
	☐ Yes. List all payments to an insider.					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still ow		this payment
В.	Within 1 year before you filed for bankruptoinsider? Include payments on debts guaranteed or cosi		ments or transfer a	any property o	n account of a d	ebt that benefited an
	No					
	☐ Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still ow		this payment litor's name
Par	rt 4: Identify Legal Actions, Repossession	s and Foreclosures				
	List all such matters, including personal injury modifications, and contract disputes. No Yes. Fill in the details.			n suits, paternit		·
	Case title Case number	Nature of the case	Court or agency		Status of th	e case
	vs Debtor (See schedule F for details)	Breach of Contracts - failure to pay for goods and services rendered	Daley Center, (of Cook Coun	Circuit Court	☐ Pending ☐ On appe ☐ Conclud	eal ed
			founders insur 1111 Touhy Av Plaines, IL 600 des planies, IL	re, Des 18	■ Pending □ On appe	eal
10.	Within 1 year before you filed for bankrupto Check all that apply and fill in the details below	ey, was any of your prope	erty repossessed, f	oreclosed, gar	nished, attached	d, seized, or levied?
	No. Go to line 11.					
	Yes. Fill in the information below.					
	Creditor Name and Address	Describe the Property		Da	ite	Value of the
		Explain what happened	I			property
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment becan solve the solve to make a payment becan solve the		luding a bank or fii	nancial institut	ion, set off any a	amounts from your
	Creditor Name and Address	Describe the action the	creditor took	D	ite action was	Amount
	Creditor Name and Address	pescribe the action the	CIEUROF TOOK		ken	Amount
12.	Within 1 year before you filed for bankrupto court-appointed receiver, a custodian, or an ■ No □ Yes		erty in the possess	ion of an assig	nee for the bend	efit of creditors, a

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Debtor 1 Treasure Monique Allen Page 42 of 71

Case number (if known)

Pa	tt 5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankrup	tcy, did you give any gifts with a total value of more t	han \$600 per person	?
	No			
	Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift and Address:			
14.	Within 2 years before you filed for bankrup	tcy, did you give any gifts or contributions with a tota	al value of more than	\$600 to any charity?
	■ No □ Yes. Fill in the details for each gift or con	taile, ution		
	Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	al Describe what you contributed	Dates you contributed	Value
Pa	rt 6: List Certain Losses			
15.	Within 1 year before you filed for bankrupte or gambling?	cy or since you filed for bankruptcy, did you lose any	thing because of the	ft, fire, other disaster,
	Yes. Fill in the details.			
		escribe any insurance coverage for the loss	Date of your	Value of property
	how the loss occurred	clude the amount that insurance has paid. List pending surance claims on line 33 of Schedule A/B: Property.	loss	lost
Po.	rt 7: List Certain Payments or Transfers			
16.	consulted about seeking bankruptcy or pre	cy, did you or anyone else acting on your behalf pay of eparing a bankruptcy petition? parers, or credit counseling agencies for services required	, ,	rty to anyone you
	□ No			
	Yes. Fill in the details.			
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	Bankruptcy Court Northern Dist. IL 219 S Dearborn Street 7th Floor Chicago, IL 60604	\$335 Court Filing Fee	December	\$335.00
	Credit Counseling provider	\$22 Credit Counseling Course - debtor chooses his/her provider, each provider charges different amounts for their services.	debtor pays directly to the Credit Counseling Course provider they choose	\$22.00
	Law Firm Attorney Fees	\$550 Law Firm Attorneys fees for Chapter 7 Bankruptcy pursuant to contract, does not include \$335 court filing fee.		\$550.00

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Case number (if known) Document

Debtor 1 Treasure Monique Allen

	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and transferred	value of any pro	pperty	Date payment or transfer was made	Amount of payment
	Financial Management Course provider	\$15-60 Financi Education Cou chooses his/he provider charg their services.	ırse provider, d er provider, ea	debtor ch	debtor pays directly to Debtor Education/Fin ancial Management provider they choose	\$15.00
17.	Within 1 year before you filed for bankruptcy, promised to help you deal with your creditors Do not include any payment or transfer that you	or to make payment			or transfer any prope	rty to anyone who
	■ No □ Yes. Fill in the details.					
	Person Who Was Paid Address	Description and transferred	value of any pro	perty	Date payment or transfer was	Amount of payment
					made	1
18.	Within 2 years before you filed for bankruptor transferred in the ordinary course of your bus include both outright transfers and transfers mad include gifts and transfers that you have already No Yes. Fill in the details.	siness or financial af le as security (such as	fairs? the granting of a			
	Person Who Received Transfer	Description and	volue of	Dosoribo	ony proporty or	Date transfer was
	Address	Description and property transfe			e any property or s received or debts xchange	made
	Person's relationship to you					
19.	Within 10 years before you filed for bankrupte beneficiary? (These are often called asset-prote No ☐ Yes. Fill in the details.		ny property to a	self-settled to	rust or similar device	of which you are a
	Name of trust	Description and	value of the pro	perty transfer	rred	Date Transfer was
			·			made
Par	List of Certain Financial Accounts, Inst	ruments, Safe Depos	it Boxes, and St	orage Units		
20.	Within 1 year before you filed for bankruptcy, sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associ	other financial accou	unts; certificates	of deposit; s		
	No	ations, and other fine	inciai institution	3.		
	Yes. Fill in the details.					
	Name of Financial Institution and	Last 4 digits of account number	Type of according trument	cl m	ate account was losed, sold, loved, or ansferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 ye cash, or other valuables?	ar before you filed fo	or bankruptcy, aı			itory for securities,
	■ No					
	Yes. Fill in the details.					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had ac Address (Number, State and ZIP Code)		Describe the	contents	Do you still have it?
		•				

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22.	Have you stored property in a storage unit or p	lace other than your home within 1	year before you filed for bankruptcy?	,
	■ No			
	Yes. Fill in the details.			
		Who else has or had access	Describe the contents	Do you still
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	to it? Address (Number, Street, City,	Describe the contents	have it?
		State and ZIP Code)		
Par	9: Identify Property You Hold or Control for	Someone Else		
23.	Do you hold or control any property that some for someone.	one else owns? Include any proper	ty you borrowed from, are storing for,	or hold in trust
	■ No			
	Yes. Fill in the details.			
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP	Describe the property	Valu
Par	10: Give Details About Environmental Inform	Code)		
· ai	ove Setans Asout Environmental inform			
For	he purpose of Part 10, the following definitions	s apply:		
	Environmental law means any federal, state, or toxic substances, wastes, or material into the a regulations controlling the cleanup of these su	air, land, soil, surface water, ground	• • • • • • • • • • • • • • • • • • • •	
	Site means any location, facility, or property as to own, operate, or utilize it, including disposal		law, whether you now own, operate, o	r utilize it or use
	Hazardous material means anything an enviror hazardous material, pollutant, contaminant, or		s waste, hazardous substance, toxic so	ubstance,
Pon	ort all notices, releases, and proceedings that y	you know about regardless of when	n they occurred	
veh	ort all flotices, releases, and proceedings that y	ou know about, regardless of when	Tilley occurred.	
24.	Has any governmental unit notified you that yo	u may be liable or potentially liable	under or in violation of an environme	ntal law?
	■ No			
	Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and	Environmental law, if you know it	Date of notice
25	Have you notified any governmental unit of any	ZIP Code)		
_0.	navo you nomiou any governmental and or any	, resease of mazaradas materials		
	■ No			
	Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
26.	Have you been a party in any judicial or admini	·	ironmental law? Include settlements a	nd orders.
	_			
	■ No □ Yes. Fill in the details.			
	Case Title	Court or agency	Nature of the case	Status of the
	Case Number	Name Address (Number, Street, City, State and ZIP Code)		case
Par	11: Give Details About Your Business or Cor	·		
27	Within 4 years before you filed for bankruptcy,	did you own a business or have an	ov of the following connections to any	husiness?
		•	,	240111000 :
	☐ A sole proprietor or self-employed in a		·	
	A member of a limited liability company	y (LLC) or limited liability partnersh	ip (LLP)	

Official Form 107

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Case number (if known) Document Debtor 1 **Treasure Monique Allen** ■ A partner in a partnership ☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number** Do not include Social Security number or ITIN. Address (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name **Date Issued** Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Treasure Monique Allen Signature of Debtor 2 **Treasure Monique Allen** Signature of Debtor 1 Date October 7, 2017 **Date** Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? □ No Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this info	rmation to identify yo	ur case:			
Debtor 1	Treasure Monic	que Alien			
i	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the	NORTHERN DISTE	RICT OF ILLINOIS		
Case number					
(if known)		······································		☐ Check if t	his is an
				amended	
Part 12: Sign I have read the are true and cor with a bankrupt 18 U.S.C. §§ 152	more space is needed vn). Answer every que Below answers on this <i>State</i> rrect. I understand that cy case can result in 2, 1341, 1519, and 357	i, attach a separate she estion. Iment of Financial Affai at making a false staten fines up to \$250,000, o	ople are filing together, both are equent to this form. On the top of any address and any attachments, and I declanged, concealing property, or obtain rimprisonment for up to 20 years, o	iditional pages, write your name	and case
	Monique Allen				
Treasure Mor Signature of De		Si	gnature of Debtor 2		
Date Octobe		Da	ate		
Did you attach a ■ No □ Yes	additional pages to Yo	our Statement of Financ	cial Affairs for Individuals Filing for	Bankruptcy (Official Form 107)?	
Did you pay or a	agree to pay someone	who is not an attorney	to help you fill out bankruptcy form	ns?	
☐ Yes. Name of	Person Attach	the Bankruptcy Petition	Preparer's Notice, Declaration, and Si	gnature (Official Form 119).	

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Fill in this informa	ation to identify your o	ase:				
Debtor 1	Treasure Monique	Allen				
	First Name	Middle Name		Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name		Last Name		
United States Bank	kruptcy Court for the:	NORTHERN DIST		INOIS		
Officed States Barri	kruptcy Court for the.	NONTHERNOUS	INIOT OF ILL			
Case number						Charle if this is an
(II KIIOWII)						Check if this is an amended filing
	t of Intentio			Filing Under (Chapter '	7 12/15
■ creditors have ■ you have lease You must file this	er is earlier, unless th	ur property, or nd the lease has no ithin 30 days after	ot expired. you file your	bankruptcy petition or by		r the meeting of creditors, editors and lessors you list
	ple are filing together date the form.	in a joint case, bot	th are equall	y responsible for supplyir	ng correct inforr	nation. Both debtors must
	nd accurate as possib ur name and case nun		needed, att	ach a separate sheet to th	is form. On the	top of any additional pages,
Part 1: List You	ır Creditors Who Have	Secured Claims				
1. For any creditor information belo	•	rt 1 of Schedule D:	: Creditors V	Vho Have Claims Secured	by Property (Of	ficial Form 106D), fill in the
	litor and the property th	nat is collateral	What do y secures a	ou intend to do with the p debt?	roperty that	Did you claim the property as exempt on Schedule C?
Creditor's J.D). Byrider Downers	Grove	■ Surrence	ler the property.		□ No
name:				the property and redeem it.		■ Yes
Description of property securing debt:	2009 Ford Fusion 9 Debtor's vehicle	00000 miles	Reaffir	he property and enter into a mation Agreement. he property and [explain]:	ı	_ 103
For any unexpired in the information	below. Do not list rea	se that you listed i	expired leas		in effect; the lea	eases (Official Form 106G), fill ase period has not yet ended.
Describe your un	expired personal prop	erty leases			Wi	Il the lease be assumed?
Lessor's name:					_	
Description of leas	ed				Ц	No
Property:						Yes
Lessor's name:						No
Description of leas Property:	ed					Yes
Lessor's name:						No

Statement of Intention for Individuals Filing Under Chapter 7

Official Form 108

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Deb	otor 1	Treasure Monique Allen	Case number (if known)	
Des	scription	n of leased		
	perty:	101104004		☐ Yes
	sor's na			□ No
	perty:	n of leased		☐ Yes
	sor's na			□ No
	perty:	n of leased		☐ Yes
	sor's na			□ No
	perty:	n of leased		☐ Yes
	sor's na			□ No
	perty:	n of leased		☐ Yes
Par	t 3:	Sign Below		
		alty of perjury, I declare that I have indica at is subject to an unexpired lease.	ted my intention about any property of my estate that se	cures a debt and any personal
Χ	/s/ Tr	reasure Monique Allen	x	
		sure Monique Allen ture of Debtor 1	Signature of Debtor 2	
	Date	October 7, 2017	Date	

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	information to identify you			
Debtor 1	Treasure Moniq	ue Allen		
	First Name	Middle Name	Last Name	·
Debtor 2				
(Spouse if, fiti	ng) First Name	Middle Name	Last Name	
United Sta	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case num	ber			
(II KNOWN)		·		☐ Check if this is an
- ce				amended filing
Stater	alty of perjury, I declare that	I have indicated my inter	als Filing Under Ch	napter 7 12/15
Stater	nent of Intentio	I have indicated my inter		
Stater Under pena property th X /s/ Tr	nent of Intention alty of perjury, I declare that at is subject to an unexpired easure Monique Allen	I have indicated my inter	ition about any property of my estate	napter 7 12/15
Stater Under penal property th X /s/ Tr Treas	nent of Intentionally of perjury, I declare that at is subject to an unexpired	I have indicated my inter		napter 7 12/15

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 17-38485 Doc 1 Filed 12/31/17 Entered 12/31/17 09:53:35 Desc Main Document Page 54 of 71

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In	re	Treasure Mon	ique Al	len			Case N	0.		
	-		•			Debtor(s)	Chapte	r 7		
		DIS	CLOS	SURE OF CO	MPENSATI	ON OF ATT	ORNEY FOR	DEBTOR(S)	
1.	con	npensation paid to	me wit	nin one year before	the filing of the p	etition in bankrupt	torney for the above a tcy, or agreed to be p bankruptcy case is as	aid to me, for s	s) and that services rendered or to	
		For legal servic	es, I hav	e agreed to accept			\$	550.	.00	
		Prior to the filir	ng of this	statement I have re	ceived		\$	550.	.00	
		Balance Due					\$	0.	.00	
2.	\$	335.00 of the	filing fe	e has been paid.						
3.	The	e source of the co	mpensati	on paid to me was:						
		Debtor		Other (specify):						
4.	The	e source of compe	ensation	to be paid to me is:						
		Debtor		Other (specify):						
5.	•	I have not agreed	d to share	e the above-disclose	ed compensation	with any other pers	son unless they are m	embers and ass	sociates of my law firm	n.
							ns who are not memb the compensation is		es of my law firm. A	
6.	In	return for the abo	ve-disclo	osed fee, I have agre	eed to render lega	l service for all asp	ects of the bankrupto	y case, includi	ng:	
	b. c.	Preparation and f	iling of a f the deb	any petition, schedul tor at the meeting of	les, statement of	affairs and plan wh	determining whether nich may be required; and any adjourned			
7.	Ву	agreement with the	he debto	r(s), the above-discl	losed fee does not	include the follow	ving service:			
					CERT	IFICATION				
this		ertify that the fore kruptcy proceedin		a complete statemen	nt of any agreeme	ent or arrangement	for payment to me for	or representatio	on of the debtor(s) in	
	Oct	ober 7, 2017				/s/ S.M.deRath	. Esa.			
	Date	· · · · · · · · · · · · · · · · · · ·				S.M.deRath, Es	sq.			
						Signature of Atto Attorney S.M.c				
						233 S. Wacker				
						Chicago, IL 60	606			
						312-283-8606 Name of law firm	ı			
						5 5				

Law Firm Bankruptcy Contract

OUR LAW FIRM IS A DEBT RELIEF AGENCY. WE HELP PEOPLE FILE FOR BANKRUPTCY RELIEF UNDER THE BANKRUPTCY CODE.

In consideration for services to be rendered to undersigned ("Client" or "debtor") by Affordable Legal Service Law Firm ("Law Firm" or "ALS"), in connection with representing client regarding Chapter 7 bankruptcy, Client, jointly and severally agrees to comply with all terms of this contract, including to pay Law Firm as follows:

- 1. Flat Fee Discounted Law Firm fee for Chapter 7 Bankruptcy Law Firm is \$550 for a for individuals and + \$198 to add a spouse for joint bankruptcy. Law Firm does Post Filing Law Firm fees after the case is filed. Client choses Discounted Flat fee rate verses paying the law firm hourly rate of \$425 per hour. The Court's Filing Fee of the bankruptcy petition is \$ 335 which is separate and not included in the \$550 Law Firm flat fee, and must be paid by Client prior to filing in a separate money order made out to Bankruptcy Court for \$335. Law Firm fee does not include any fee or payments to providers for court required courses or credit reports, such as CIN, nor due diligence costs. Client pays course providers directly and CIN for their credit reports. A retainer of \$500 was paid on
- 2. If Client, during representation by Law Firm, perpetrates a fraud upon any person or tribunal, the Law Firm is obligated to call upon the Client to rectify the same. If the Client refuses or is unable to do so, the Law Firm is required to reveal the fraud to the affected person or tribunal. Client is aware of an ethical requirement imposed upon all Law Firms in this state. Law Firm reserves the right to withdraw from Client representation if, among other things, Client fails to honor the terms of this binding Contract, including but not limited to: (a) client's failure to make timely payment of all fees including Law Firm and Court Filing fees, (b) client lying or omission of their income, assets, financial affairs, marital status, etc. (c) client attempting to commit bankruptcy fraud, income tax fraud, or any other illegal act;, (d) client's refusal or failure to timely provide financial documentation, including tax returns, paystubs, bank statements, etc.(e)client's refusal or failure to timely cooperate with Law Firm, including refusing to follow instructions, refusing to produce documentation, etc. (f) client's refusal or failure to timely follow Law Firm advice on a material matter including failure to pay law firm fees, (g) client's refusal or failure to timely complete court requirements, (h)client's refusal or failure to timely appear at Law Firm appointments, or (i)client's unacceptable conduct of belligerant, combative, threatening, harassing, bullying conduct to the Law Firm staff, including excessive calls(j)client unacceptable conduct harassing Law Firm staff, including multiple calls a day thereby disrupting law firm, staff, showing up without appointments, etc.(k)if any fact or circumstance arises or is discovered that would render continuing representation unlawful or unethical under the rules,
- Client acknowledges their legal obligation to fully and completely disclosure all assets, all liabilities, income, marital status, etc. and to provide current
 and complete financial documents, tax returns, bank statements, income, benefit statements, etc. before bankruptcy can be finalized and filed with the court.
- 4. Client agrees that client has full client file and Law Firm may discard Client records within five (5) years of the completion of the Client's bankruptcy case. Client acknowledges client only provided copies and not original bills or documentation to law firm, and only copies shall be provided. Client acknowledges Law Firm shall immediately shred for their privacy any bills and documentation provided to Law Firm after review, and shall not be returned to client.
- 5. Client duties and responsibilities: (a) tell the full and complete truth to the law firm in all paperwork and in all conferences; (b) discuss with the attorney debtor's objectives in filing the case; (c.) timely provide law firm with full, accurate, complete information, financial and otherwise, including properly documented proof of income and benefits, tax returns, paystubs, bank statements etc.; (d) timely appear at all law firm conferences and all court hearings including the meeting of creditors (341) with their court required documentation and driver's license and social security card, proof of income and a picture identification card. (If the identification card does not include debtor's social security number, debtor must also bring to the meeting a social security card.) Debtor must be present in time for check-in and, when the case is called, for the actual examination. (e) notify the law firm of any change in debtor's address or telephone number. (f) timely supply the law firm with copies last 4 years of federal income tax returns, last 6 months of all bank statements, last 6 months current income and benefit statements for debtor and spouse regardless if spouse is fling or not, and any other documentation that the law Firm and or trustee requests. (g) timely pay law firm fees.
- Law Firm shall provide Client with the following services: (a) Review and analyze Client's financial circumstances based on information provided by Client. (b) . If possible and to extent possible, based on the information Client provides, advise Client of options, including but not limited to bankruptcy options. (c) Inform Client what information Client needs to provide Law Firm in order to allow Law Firm to provide appropriate advice and option information, (d) Advise Client of appropriate requirements with filing Chapter 7 or Chapter 13 bankruptcy, including duties of Client connected with such filing. E personally counsel debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with debtor, and answer debtor's questions, (f) Quote the Client an estimated fee, to the extent possible given the information provided by Client, for the Law Firms service relative to providing bankruptcy assistance or other legal services to Client. (g). after a bankruptcy is filed, Law Firm services will include all typical Law Firm required participation in such proceeding, including but not limited to, appearances at all Court scheduled 341/Meeting of Creditors, preparation and filing of bankruptcy petition and schedules, and communication with opposing counsel and parties. If any additional 341 Meetings of Creditors besides the 1st scheduled 341 Meeting of Creditors, and any amendments must be filed, Client may be responsible for any additional court filing fees. (h) If Client's bankruptcy proceeding requires additional not customary work, Law Firm will inform Client directly, and enter into a separate written Post Filing contract for such services that will be filed with the court to fully apprise Client of the fees, payment requirements, and expected services to be provided. (i) Personally explain to debtor that the law firm is being engaged to represent debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the law firm's fees are determined and paid. (j) Personally review with debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (k) Timely prepare and file debtor's petition, plan, statements, and schedules after client provides all required documentation.
- 7. Client understands that individuals who file for relief under Chapter 7 or Chapter 13 of the Bankruptcy Code are subject to audits by the U.S. Trustee. If Client's case is selected for an audit, Client agrees to pay Law Firm the customary hourly rate for representing Client in such audit.
- 8. Client acknowledges they must complete two courses for bankruptcy, a pre-filing/pre-petition credit counseling course before the bankruptcy petition can be filed with the court, and they must also complete a post Filing (after filing) pre-discharge financial management course. Client understands they pay the course providers directly. Client understands if client fails to complete and file their post filing financial management course certificate with the court by court deadline their case will be dismissed without a discharge and they will have to pay the court's \$260 re-opening fee.
- 9. Client acknowledges every case is different and outcome of negotiations and litigation is subject to factors cannot be foreseen, and acknowledge Law Firm made no promises or guarantees concerning outcome of client's bankruptcy and nothing in this Contract shall be construed as such a promise or guarantee.
- Client acknowledges Law Firm only represents client in my federal bankruptcy case, and law firm does not represent client in any other type of case, lawsuit or proceeding other than client's federal bankruptcy case. The Law Firm will not make a special appearance in a court, other than the Bankruptcy Court. It is client, responsibility to provide notification of client's bankruptcy proceedings, including another court so Client's proceedings may be stayed. Sending or receiving any summons or complaint, or notifying the Law Firm of a pending lawsuit shall not obligate the Law Firm to represent Client in that lawsuit or before that court. Client must attend all court hearing State and Federal. Any representation of Client in a state court proceeding, including without limitation: collection lawsuits, foreclosure lawsuits, etc., is not included in this Law Firm Bankruptcy Contract. Any referral made to another Law Firm to represent Client is a courtesy only. The Law Firm is not associated with any other Law Firm outside of the undersigned Law Firm's law offices.
- 11. Client acknowledges and agrees it is their sole responsibility, not the Law Firm, to properly list all their creditors on their bankruptcy and to review their bankruptcy schedules to insure they are complete and all creditors are properly listed in their bankruptcy. Client acknowledges the Law Firm will not list their bills and will not research creditor information, including addresses, account numbers, or balances, etc. Client acknowledges if they forgot or failed

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Law Firm Bankruptcy Contract Page 2 of 2

ro brobe	erly list a creditor in their bankruptcy, and want to add a creditor to their BY, they are required to
Sudo .	erly list a creditor in their bankruptcy, and want to add a creditor to their BK, they are required to pay an additional court filing fee and law firm fee to properly
lue	that creditor in their bankruptcy, and failure to do so may result in client having to pay that debt having unscheduled debts subject to pay discharge billing

- Client agrees that the following matters are not included within the scope of this Bankruptcy Law Firm Contract. Client agrees that, as to the matters listed below, the Law Firm will not take any action on Client's behalf, without a written request and/or a separate Retainer Contract and possibly an additional retainer, including but not limited to the following:
 - Motions to revoke a discharge.
 - b. Removal of a pending action in another court.
 - C. Obtaining title reports.
 - d. The determination of real estate or tax liens.
 - Appeals to the BAP, District Court of Court of Appeals.
 - f. Correcting credit reports,
 - Negotiations with creditors or Check Systems regarding Client and their debts . g.
 - Motions to Dismiss clients' bankruptcy case filed by the Trustee, U.S. Trustee, or any creditor. h.
 - Any adversary proceeding filed by the Trustee, U.S. Trustee, or any other party on any basis, including, without limitations, proceedings i. to determine dischargeability of debts.
 - Preparing reaffirmation Contracts, negotiating the terms of reaffirmation Contracts proposed by creditors, motions to redeem personal j. property, and negotiating reaffirmation Contracts when Client's income is not sufficient to rebut the presumption of undue hardship and special circumstances do not warrant the signing of a reaffirmation Contract.
 - Motion to impose or extend the bankruptcy stay.
 - Any legal services after the Bankruptcy discharge order including communications with creditors after discharge order.
- Client acknowledges certain debts not dischargeable in bankruptcy and that they are liable to repay a debt not discharged in their bankruptcy. Client acknowledges debts listed below are common examples of types of debts not discharged in bankruptcy. Client acknowledges the list of non-dischargeable debts may be expanded by legislation or court decisions and Law Firm has no control over the type of debts that may be or become non-dischargeable.
 - Debts debtor did not properly list in their bankruptcy, only debts debtor properly lists in their EQ will be listed in their bankruptcy.
 - b. Certain types of taxes, custom duties, or debts to pay taxes or custom duties, federal and State taxes etc.
 - c.
 - Debts owed for spousal or child support, owed to the spouse, former spouse, or child in a domestic relations proceeding. d.
 - Secured debts, i.e. vehicle loans, real estate, furniture, electronics, major appliances, any debt with a lien attached. e.
 - f. Debts arising from a previous bankruptcy wherein discharge of that particular debt was waived.
 - Debts owed for money, property, services, extension-or-removal, or refinancing of credit, if obtained by false pretenses, or false g. representations, or actual fraud.
 - h. Consumer debts for luxury goods obtained within ninety (90) days of the date of filing of the bankruptcy petition.
 - Cash advances obtained within ninety (90) days of the date of the filing of the bankruptcy petition. i.
 - Debts owed for fraud or defalcation while acting in a fiduciary capacity, or embezzlement or larceny.
 - Debts owed for parking, traffic fines, penalties, or forfeitures payable to and for the benefit of governmental entity.
- Debts owed for death or personal injury arising from operation of a motor vehicle, boat, or aircraft while intoxicated by drugs or alcohol. Client understands that filing bankruptcy does not automatically discharge or remove liens from any real estate. Client agrees that the Law Firm will not take any action to avoid (remove) any lien on real estate unless Client specifically authorizes the Law Firm to do so in writing. Client agrees that the Law Firm will rely on Client's statements concerning ownership of real property and any liens attached to Client's real property. Client agrees that no real estate title search will be conducted. Client agrees that Law Firm will not conduct a public records search for lawsuits filed against Client or judgments granted against Client. Client must separately order and pay for a real estate title search, or public records search for lawsuits or judgments, if client wishes to obtain one. Client agrees to hold the Law Firm harmless if client later discovers liens, lawsuits or judgments against Client or against Client's real estate.
- Deep discounted fee lis based upon Client's timely payment of all fees, timely compliance of all Law Firm instructions and tasks, and Law Firm preparation of one set of legal documentation necessary for bankruptcy, and does not include months of updating and continuous Attorney re-evaluation of Clients current financial status under the Bankrutpcy laws. Client acknowledges Law Firm will charge additional fees of \$175 if Client waits longer than three months (90) days from the first date Law Firm is retained to finalize the bankruptcy petition and schedules due and additional \$650 if Clients waits longer than six months 180 days for additional Law Firm time and work including due diligence and other update work required to finalize the bankruptcy.
 - For veracity and accuracy purposes all client conferences, communications shall be memorialized transcribed digitally, audio, video, and/or written. 16.
- Client acknowledges that the bankruptcy cannot be filed without the certificate of completion of the pre-bankruptcy credit counseling. Client also 17. understands no discharge of debts will be issued if debtor does not complete his/her debtor education personal financial management course post-petition counseling after the bankruptcy petition is filed and within the time frame allowed by statute. Client acknowledges if they fail to complete and timely file with the court their postbankruptcy course and court required forms prior to court deadline their case will be dismissed without a discharge and they will have to pay additional \$500 in legal and \$260 in court fees to appear before the judge to motion the court for appropriate relief.
- Client hereby acknowledges that Client has read this entire Law Firm Bankruptcy Contract. Client acknowledges he/she understands all the terms contains in this Law Firm Bankruptcy Contract. Client agrees to be bound by all terms of this entire contract. Client acknowledges his/her signature binds them to the terms of this contract, and that there are no other terms made part of this Law Firm Bankruptcy Contract whether written, spoken, recorded or transcribed by any other means. Client acknowledges that there are no refunds if Client decides not to file bankrutpcy. Client acknowledges and is in agreement and through his/her signature hereby contracts to abide to all the terms of this contract, including timely payment in full, that there are no refunds if client decides not to file bankruptcy, and grounds for withdrawal of representation, and has signed on the signature lines below. Client further acknowledges that Client has received a copy of this Law Firm Bankruptcy Contract and all required disclosure documentation.

- OJALLL	Treasure Aller	
Client Signature	Client Printed Name	
nt Spouse \$ignature	Client Spouse Printed Name	
Law Firm		Dated: 07

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Affordable Legal Services

Willis (Sears) Tower 233 S. Wacker Drive Chicago, IL 60606

TAITTIAT	CONICILITATION	ACDURATE TO	TO LOTE	T.O. V. 22		
TIMITIME	CONSULTATION	AGREEMENTA	AND ACK	JOWLEDGMENT	OF DECEMA	OF DISCLOSURES
			HILD LICITI	A TITIO MITTINITY	OF RECEIPT	OF DISCLUSURES

This agreement is entered into on this day of Services (referred to as "Law Firm").
1. I (We) have requested a consultation with the Attorney to obtain information and advice about debt issues and relief from debt, including the possibility of filing bankruptcy under the federal Bankruptcy Code. The Attorney agrees to provide an initial consultation concerning these matters. There is no charge for this initial consultation.
2. The Law Firm agrees to provide the following services at the initial consultation, based on the information I (we) have provided:
(a) Analyze my (our) financial circumstances and advise me (us) of possible bankruptcy and non-bankruptcy options for responding to my (our) financial problems. I (We) understand that this analysis is only preliminary, because the Law Firm does not have all of the information and documents that will be required to fully evaluate my (our) situation.
(b) Describe the potential benefits and the disadvantages of filing bankruptcy, and explain the relief available under chapters 7, 11, 12 and 13 of the Bankruptcy Code.
(c) Advise me (us) of the requirements, obligations and costs for filing a chapter 7 or 13 bankruptcy.
(d) Inform me (us) of the additional information that I (we) will need to provide to enable the Law Firm to more fully advise me (us) of my (our) potential options and legal rights.
3. I (We) agree to provide at the initial consultation information and documents, if any, concerning my (our) income, expenses, assets, and liabilities. I (We) understand that in order for the Law Firm to give meaningful advice, detailed financial information must be provided completely and accurately.
4. The Law Firm will provide at this time only the services specifically stated in this Agreement. If I (we) retain the Law Firm to represent me (us) and provide additional services, including the filing of bankruptcy or other bankruptcy assistance, I (we) and the Law Firm will sign a separate retainer agreement detailing the services and their cost, and the other terms of such representation.
5. I (We) acknowledge that the Law Firm gave to me (us) at the initial consultation copies of this agreement and several notices required by the Bankruptcy Code listed below. If my spouse was not present when these notices were received at the initial consultation, I also acknowledge receipt of these notices on behalf of my spouse, and agree to provide my spouse with a copy of these notices. All of the following documents were given me (us): (a) Initial Consultation Agreement
(b) Notice Required by Sections 342(b) and 527(a) of the Bankruptcy Code
Date: Notice Required by Section 527(b) of the Bankruptcy Code
Law Firm/Attorney Signature:
Prospective Client Signature:
Signature of Joint Debtor (if any):
Printed Name(s): The as we Allen

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STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. §341

INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make

- the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every eight (8) years.

WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of the creditors.

Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtor's farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (\$250,000 in secured debts).

AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE. I (We), the debtor(s), affirm that I (we) have received and read this notice and agree to be bound to its terms.

- Jella	x Treasure Allen	07/26/12017
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Date:	X	
	Signature of Joint Debtor (if any)	Date

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United States Bankruptcy Court Northern District of Illinois

In re		Case No.		
	Debtor(s)	Chapter	7	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

B201A (form 201A) (11/11) In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

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Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$46 administrative fee: Total fee \$1046)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.

B 201B (Form 201B) (12/09)

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In re

	Debtor(s)	Chapter	7
Rankeuntov Codo Soc	tion 531(a)(1) A .1		
Bankruptcy Code Sec 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to	Law Enforcement Official	lowledgeme	nt:
A person who knowingly and fraudulently conceals ass orally or in writing, in connection with a bankruptcy case is subj- debtor in connection with a bankruptcy case is subject to examin States Trustee, the Office of the United States Attorney, and other	ets or makes a false oath ect to a fine, imprisonme	or statement un	information supplied by a
WARNING: Section 521(a)(1) of the Bankruptcy Code requires assets, liabilities, income, expenses and general financial conditifiled with the court within the time deadlines set by the Bankrupt documents and the deadlines for filing them are listed on Form Bhttp://www.uscourts.gov/bkforms/bankruptcy_forms.html#proce	that you promptly file don. Your bankruptcy case cy Code, the Bankruptcy 200, which is posted at	etailed informa	tion regarding your creditors,
Certifica	te of Debtor		
I (We), the debtor(s), under oath and penalties of perjury, understand it is a serious crime of bankruptcy fraud and I (we) m	affirm that I (we) have re	ceived and read ay be fined mo	and understand this notice, and netary damages:
if I (we) are dishonest, untruthful, misrepresent, orally, limited to marital status, income, benefits, expenses, real and perso with my (our) bankruptcy case, or	in writing, electronically nal property, assets, debts	y, or in any doo	cumentation, including but not enial monies, in any connection
if I (we) fail to disclose, non-disclosure, orally, in writin marital status, income, benefits, expenses, real and personal prope (our) bankruptcy case, or	g, electronically, or in an rty, assets, debts, future an	y documentation depotential mon	on, including but not limited to nies, in any connection with my
if I (we) try to conceal/hide, orally, in writing, electronical income, benefits, expenses, real and personal property, assets, bankruptcy case;	lly, or in any documentat debts, future and potenti	ion, including t al monies, in a	out not limited to marital status, any connection with my (our)
if I (we) provide any false, inaccurate, misleading, or documentation, including but not limited to marital status, income, potential monies, in any connection with my (our) bankruptcy case	henefits expenses real a	, orally, in wri	iting, electronically, or in any operty, assets, debts, future and
I/we are signing under oath and penalties of perjury to a understand my/our Law Firm will immediately withdraw from my/assets, or fail to be truthful, and as listed above, orally, in writ submissions.	Our cace it I (wa) are dich	annot fail to di	1
CERTIFICATION OF NOTICE TO CONSUMER DEB	TOR(S)UNDER § 521(a)(1) OF THE	BANKRUPTCY CODE
(We) the debtor(s) officer that I (we)	ion of Debtor		
I (We), the debtor(s), affirm that I (we) have received an 531(a)(1) of the Bankruptcy Code.	read and understand the	e above attache	ed notice as required by §
Tregsure Allen	X Isl JAM	la	07/26/17
Printed Name(s) of Debtor(s)	Signature of Debto	r	Date
Case No. (if known)	X		
	X Signature of Joint l	Debtor (if any)	Date

DEADLINE AND DOCUMENTS REQUIRED TO FILE BANKRUPTCY

I understand Court requires me under Section 521(a)(1) of Bankruptcy Code to promptly provide & file complete, current detailed information regarding my creditors, assets, liabilities, income, expenses and general financial condition. All documentation is required to be current in the bankruptcy. Just as you would not eat an expired food, your documentation can not be expired. My bankruptcy may be

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST. Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of creditors where you may be questioned by a court official called a 'trustee' and by creditors.

If you choose to file a Chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a Chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your Chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than Chapter 7 or Chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

Treasure Alun	x Itle	07/24/77
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case Number:	X	
	Signature of Joint Debtor (if any) Date

Disclosure Pursuant to 11 U.S.C. Section 527(a)(2) of Bankruptcy Code

The purpose of this Notice and The Statement Mandated by Section 527(b) of the Bankruptcy Code, which you have been provided as a separate document, are to make you aware of some of your obligation should you file bankruptcy.

Note: This Notice and the Statement are required by legislation adopted by the 2005 Congress. So long as you are honest and meet the requirements set out under the law you are entitled to debt relief. We can guide you through all the requirements of filing bankruptcy so long as you provide us accurate and complete information.

You are notified as follows:

- 1. All information that you are required to provide with your bankruptcy petition and thereafter in your case is required to be complete, accurate and truthful.
- 2. All your assets and all your liabilities are required to be completely and accurately disclosed in the documents filed to commence your case.
- 3. The value of each asset which is secured by a lien on such asset must be stated as the replacement value of such asset after reasonable inquiring to establish such value. The replacement value means the replacement value of the date of the filing of the bankruptcy petition without deduction for costs of sale or marketing. With respect to property acquired for personal, family or household purposes, replacement value means the price a retail merchant would charge for property of that kind considering the age and condition of the property at the time value as determined.
- After reasonable inquiry you are required to state your current monthly income. Current monthly income is described on the attached of Terms and Definitions Addendum.
- 5. After reasonable inquiry you are required to state the amounts set out in section 707(b) (2) of the Bankruptcy Code. Those amounts are explained in the attached Terms and Definitions Addendum.
- 6. In a case under Chapter 13, after reasonable inquiry, you are required to state your disposable income determined in accordance with section 707(b) (2) of the Bankruptcy Code. Disposable income is explained on the attached addendum of Terms and Definitions.
- 7. Information that you provide during your case may be audited pursuant to the provisions of the Bankruptcy Code. Your failure to provide accurate and complete information may result is dismissal of your case or other sanctions, including criminal sanctions.
- 8. Certain property you own is called "exempt property" and is not property of the Bankruptcy Estate. Exemptions are based upon either the Bankruptcy Code or State law. In the state of Illinois exemptions are determined by state statutory law and the Illinois Constitution. In order to avail yourself of the exemptions of the state of Illinois you must have continuously lived in the state of Illinois for the 180 days immediately preceding the filing of your petition.

The asure Men that I (we) have received	received and read this notice and agree to be bound to its terms.		
Printed Name(s) of Debtor(s)	Signature of Debtor	Date	
Case Number:	X		
	Signature of Joint Debtor (i	if any) Date	

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SECURED PROPERTY DISCLOSURE

Secured property occurs when you make a purchase (car, electronics, furniture, jewelry, home, etc) and the creditor/lender retains a secured lien interest on that property. This debt is secured by the property. If you fail to pay the secured debt the creditor will repossess the property, and sue you for the balance you owe, plus attorneys' fees, repossession costs, court costs, interest and penalties, etc. Bankruptcy does not wipeout/eliminate your secured debts. You cannot keep the secured property and not pay. This would be fraud and a crime. You must make a choice. Basically, you either timely continue to pay the secured debt/loan or you timely surrender the property back to the creditor/lender.

SURRENDER: You may surrender the item back to the secured creditor/lender in your bankruptcy case. If you choose to this you will no longer be required to make any payments on the loan/secured debt, and you will not be held responsible for repayment after your bankruptcy case is completed. If you choose to surrender the property, you must contact the creditor and make arrangements to drop off the property to them, or the date and time when the creditor can retrieve the property. You can not hide the secured debt and not return it or you will face additional fees and or criminal actions against you.

REAFFIRMATION: What is a Reaffirmation Contract? We call it a Post-Bankruptcy contract. Before you filed BK you signed a contract to legally obligate yourself to pay that debt. After you filed BK that contract is no longer fully valid. Your secured lender hired a Law Firm to prepare a contract for you to sign after you filed BK, called a "Reaffirmation Contract." Once you sign their legal contract, you are legally bound (obligated) to pay the entire debt, and agreeing to the terms of their contract, allowing them to repossess, charge interest, penalites, and sue you if you ever become late with a payment. If you default on a payment, the creditor can repossess the property and sue you for the balance due on the loan. You have 60 days after you sign the reaffirmation contract to change your mind by "rescinding" the contract. You (not your attorney) can only rescind by sending your rescind letter by certified mail to the creditor, their attorney, and filing it with the Bankruptcy Court, before 60 days past of signing contract. If you wish to sign the reaffirmation contract to reaffirm the debt, you will be required to attend a court hearing to have the contract approved by the court. Pursuant to your contract we do not represent you at this hearing. The judge will determine whether this debt will cause you and your family a financial hardship, whether you can afford the debt, whether it is in your best interest, and the best interest of your family. We do not believe you can afford the debt, nor that reaffirming the debt is in your best interests and that it will cause you financial hardship, therefore we will not sign it stating that it is in your "financial best interests." If we receive a reaffirmation from a secured lender we will forward it to you. However, it is up to you to contact your secured lender promptly after your BK is filed and ask them to provide you with a reaffirmation contract. By signing the reaffirmation contract, you will have to timely provide the contract to the secured creditor and deal directly with them and attend all court hearings with regard to the secured debt.

REPOSSESSION: Signing a reaffirmation contract does not prevent your vehicle from being repossessed. Your secured debt will be repossessed, if you your payments are not current during your BK are current, you fail to provide proof of insurance to the lender, and that you failed to timely provide the lender the signed and completed reaffirmation contract sign. So long as the payments are made, the creditor should not repossess the property. If the property is repossessed, you will not be held responsible for the balance, however you will not receive any refund for the money you already paid for the vehicle or secured property.

MOTION TO LIFT STAY: The first step in starting the repossession process against you. This Motion allows creditor to continue their State Court Action which was stayed, in order to obtain (repossess) the secured property that you are late on your payments, etc.

If you are late on your payments, failed to provide the secured lender your proof of insurance, failed to sign heir reaffirmation contract, or stated your intent to surrender the property, etc. the secured lender hired a Law Firm to file a motion to lift stay. Lift the Stay means the Secured Lender's Law Firm appears in court to ask BK judge to allow them permission to proceed against you to repossess and re-take possession of your vehicle if you are late on your vehicle or other secured property payments. If you are late on your payments, these Motions are most often granted as a matter of right in Judge's Chambers, so you will not need to attend the hearing. If you do not want them to repossess the vehicle or other secured property contact your secured lender and provide them the current default payments and insurance and reaffirmation contract. This may not alleivate the repossession, however they may be willing to work with you. Pursuant to contract we do not represent you for any Motion's to Lift Stay. If you wish we attend the court hearing on your behalf you will need to come in and sign retainer and pay a court appearance fee.

Remember you cannot keep the property without paying! Financially the best solution may be to surrender the vehicle/property If you to keep the secured property, you must do the following:

- Immediately after the filing of your BK, contact your secured lender and inform them you want to keep the secured debt,
- Provide the secured lender your payment for your overdue balance, plus interest, attorneys fees, court fees, interest, etc. to come current, 2.
- Ask them to mail you their reaffirmation contract to sign, and
- Provide the secured lender your signed reaffirmation contract making you legally liable for any future late, attorneys, interest, court, interest fees, etc 4.
- You must remain current with your monthly payments throughout your BK;
- You must provide the secured lender prroof you have insurance if a vehicle or home, etc.

If you wish to surrender. Contact your secured lender immediately after the filing of your Bk and ifnorm them you wish to surrender and return the property back to them. Set up a date and time and surrender the property. Take photos of the property to show you did not damage the property, and a copy of your insurance on the property

As you are aware, you are required to attend all State Court hearings. You must attend all court motions/hearing State, Federal, Criminal, etc. otherwise you will be held in contempt of court; you will be arrested, and will have to pay a fine and go to jail.

REDEMPTION LUMP SUM: You may contact the secured creditor an offer them a reasonable lump sum payment for the property to wipe out the lien. If the creditor accepts your offer, you must promptly pay the creditor the lump sum to keep the property. Try this if you have electronics, jewelry, or smaller secured debt items.

REDEMPTION 722 (CAR ONLY): If you don't have a lump sum, you may contact a Redemption company. A company may help you qualify to keep your car and have your car payments reduced significantly. If you qualify and choose to redeem, they will finance our attorneys' fees into the settlement for hourly fee to draft, file, and argue before the court the necessary motions with the bankruptcy court. If you qualify for one of these programs you must timely inform the secured lender and inform our law firm by Gmail that you qualify.

CONTINUE PAYING: If you continue making payments on your secured loans hoping your creditors will not try to repossess the property, even if you are current on your payments, creditor may still repossess the property because you failed to provide them your proof of insurance or did not timely provide them your signed reaffirmation

PRIOR TO FILING WE REQUIRE YOUR DECISION ON YOUR STATEMENT OF INTENTION YOUR CHOICE OF SURRENDER, REDEMPTION, AND REAFFIRMATION IF YOU FAIL TO PROVIDE US YOUR SIGNED STATEMENT OF INTENTION, THE CREDITOR IS PERMITTED TO REPOSSESS THE

I (We), the debtor(s), affirm that I (we) have received and read thi	is notice and agree to be bound to its terms.	02/24/17
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case Number:	X	

United States Bankruptcy Court Northern District of Illinois

In re	Treasure Monique Allen		Case No.	
	·	Debtor(s)	Chapter	7
	VER	RIFICATION OF CREDITOR MA	ATRIX	
		Number of C	Creditors:	29
	The above-named Debtor(s) h (our) knowledge.	nereby verifies that the list of creditor	ors is true and	correct to the best of my
Date:	October 7, 2017	/s/ Treasure Monique Allen Treasure Monique Allen Signature of Debtor		

United States Bankruptcy Court Northern District of Illinois

ın re	Treasure Monique Allen	Debtor	Case No.	
		20001	Chapter	7

Numbered Listing of Creditors

Cr	editor name and mailing address	Category of Claim	Amount of Claim
1.	Capital One Attn: Bankruptcy Po Box 30253 Salt Lake City, UT 84130	Unsecured claims	0.00
2.	Capital One Attn: Bankruptcy Po Box 30253 Salt Lake City, UT 84130	Unsecured claims	264.00
3.	Cbcs Po Box 275 Columbus, OH 43216	Unsecured claims	4,989.00
4.	City of Chicago Department of Revenue, Parking Tick 333 S. State Street Chicago, IL 60602	Unsecured claims	0.00
5.	Cnac II 124 9121 S Cicero Ave Oak Lawn, IL 60453	Unsecured claims	10,867.00
6.	Commonwealth Edison 3 Lincoln Center Attn Bank Dept Oak Brook Terrace, IL 60181	Unsecured claims	200.00
7.	Department of the Treasury Internal Revenue Service P.O.Box 7346 Philadelphia, PA 19101-7346	Unsecured claims	0.00
8.	Divison of Traffic Safety Accident Records Division 1340 N 9th St Springfield, IL 62766-0001	Unsecured claims	0.00
9.	Equifax Credit Information Services Bankruptcy Department P.O Box 740241 Atlanta, GA 30374-0241	Unsecured claims	0.00
10.	Experian Bankruptcy Dept P.O.Box 2002 Allen, TX 75013	Unsecured claims	0.00

In re	Treasure Monique Allen	Case No.
_		0450 110.
	Debtor	

Numbered Listing of Creditors (Continuation Sheet)

Cre	ditor name and mailing address	Category of Claim	Amount of Claim
11.	Il Dept of Human Services 100 South Grand Ave East (800) 843-6154 Springfield, IL 62762	Unsecured claims	0.00
12.	II Dept of Transportation Div of Trans/ Crash Records Section 130 North 9th St Springfield, IL 62766-0020	Unsecured claims	0.00
13.	Linebarger Goggan Blair & Sampson Attorneys at Law P O Box 06152 Chicago, IL 60606-0152	Unsecured claims	300.00
14.	Nicor Gas Bankruptcy Dept POB 2020 Aurora, IL 60507-0310	Unsecured claims	200.00
<u>_</u> 15.	Peoples Gas Chicago, IL 60687-0001	Unsecured claims	300.00
16.	Peoples Gas Attn: Bankruptcy 200 E Randolph Chicago, IL 60601	Unsecured claims	0.00
17.	Portfolio Recovery Po Box 41067 Norfolk, VA 23541	Unsecured claims	450.00
18.	Secretary of State Drivers Services Depart, Traffic V 2701 S. Dirksen Pwy Springfield, IL 62723-0001	Unsecured claims	0.00
19.	State of Illinois Dept. Employment Security POBox 4385 Benefit repayments Chicago, IL 60680-4385	Unsecured claims	0.00
20.	TransUnion Bankruptcy Department P.O.Box 1000 Chester, PA 19022	Unsecured claims	0.00

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n re	Treasure Monique Allen	Case No
		Debtor
I, the	above-named Debtor, declare under penalty of per rue and correct to the best of my information and b	DECLARATION rjury that I have read the foregoing Numbered Listing of Creditors and that pelief.
Date_	October 7, 2017	Signature Isl Treasure Monique Allen Treasure Monique Allen Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.

18 U.S.C §§ 152 and 3571.

Capital One Attn: Bankruptcy Po Box 30253 Salt Lake City, UT 84130

capital one 1538 N Clybourn Ave chicago, IL 60610

Cbcs Po Box 275 Columbus, OH 43216

City of Chicago Department of Revenue, Parking Tick 333 S. State Street Chicago, IL 60602

City of Chicago Department of Revenue POBox 88292 Chicago, IL 60680-1292

Cnac Il 124 9121 S Cicero Ave Oak Lawn, IL 60453

Commonwealth Edison 3 Lincoln Center Attn Bank Dept Oak Brook Terrace, IL 60181

Department of the Treasury Internal Revenue Service P.O.Box 7346 Philadelphia, PA 19101-7346

Divison of Traffic Safety Accident Records Division 1340 N 9th St Springfield, IL 62766-0001

Equifax Credit Information Services Bankruptcy Department P.O Box 740241 Atlanta, GA 30374-0241 Experian
Bankruptcy Dept
P.O.Box 2002
Allen, TX 75013

Harris & Harris 600 W Jackson Blvd, Suite 400 Chicago, IL 60661

Il Dept of Human Services 100 South Grand Ave East (800) 843-6154 Springfield, IL 62762

IL Dept of Human Services 401 S. Clinton Street (800) 843-6154 Chicago, IL 60607

Il Dept of Transportation Div of Trans/ Crash Records Section 130 North 9th St Springfield, IL 62766-0020

irs 230 S Dearborn St chicago, IL 60604

J.D. Byrider Downers Grove d/b/a JD Byrider 2311 Ogden Ave Downers Grove, IL 60515

jd by rider 9901 harlem bridgeview, IL 60455

Landlord

Linebarger Goggan Blair & Sampson Attorneys at Law P O Box 06152 Chicago, IL 60606-0152

mount siani hospital 1500 S Fairfield Ave, Chicago, IL 60608 chicago, IL 60608

Nicor Gas Bankruptcy Dept POB 2020 Aurora, IL 60507-0310

Peoples Gas Chicago, IL 60687-0001

Peoples Gas Attn: Bankruptcy 200 E Randolph Chicago, IL 60601

peoples gas
P.O. Box 2968 Milwaukee, WI 53201-2968
milwaukee, WI 53201

Portfolio Recovery Po Box 41067 Norfolk, VA 23541

Secretary of State Drivers Services Depart, Traffic V 2701 S. Dirksen Pwy Springfield, IL 62723-0001

State of Illinois Dept. Employment Security POBox 4385 Benefit repayments Chicago, IL 60680-4385

TransUnion
Bankruptcy Department
P.O.Box 1000
Chester, PA 19022